

CHOICE

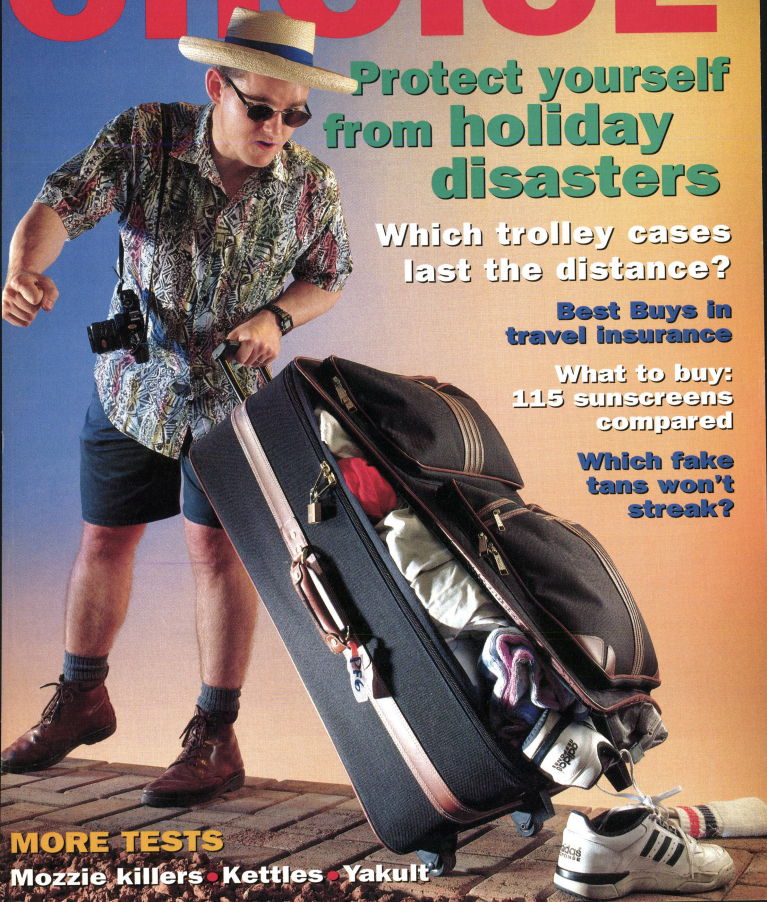
**Protect yourself
from holiday
disasters**

**Which trolley cases
last the distance?**

**Best Buys in
travel insurance**

**What to buy:
115 sunscreens
compared**

**Which fake
tans won't
streak?**



MORE TESTS

Mozzie killers • Kettles • Yakult

Editorial



Jane Mackenzie

By this time of year a lot of people are already planning a summer holiday, so this issue of CHOICE looks at the practical side of summer and travelling – finding a suitcase that won't let you down, travel insurance that gives you the cover you need without costing the earth, sunscreens that protect your skin for less than a quarter of the price of others, fake tans that won't leave you orange or streaky, and mozzie killers that really stop you being bitten.

Trolley suitcases are the latest trend in luggage, and we can see why – you don't have to break your back carrying them and they're much easier to pull around than normal suitcases with wheels. But there were a few in our test that could have you searching for your underwear as suitcase and its contents part company on the way round the airport carousel.

We didn't fake what happened to the trolley case on this month's cover. This is how one of the cases we tested ended up only a short way into our durability tests – split at the seams down two sides. It could have been you! Fortunately we found some cases that were easy to use and lasted the distance – see page 26.

This issue also takes the hard work out of buying travel insurance – just decide which of our 'travellers' fits your requirements most closely, and start phoning for our Best Buy policies. We've evaluated all the policies for you and assessed which ones have adequate cover for the best price. And if you have special travel needs – such as a pre-existing condition or you'll be travelling alone with children – we also make recommendations to suit you.

We hope you'll find this issue of CHOICE valuable in getting you set up for summer, whether you're travelling, holidaying or staying at home. Have a good summer.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us, but please always include a daytime telephone number so we can contact you quickly if we want to follow your letter up. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thank you.

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Every picture tells a story ... trolley cases are the latest thing in luggage, but the case in our cover photo really split its seams in our test. Which trolley cases are easy to pull around and won't fall apart on you? Cover photo: Kent Mears



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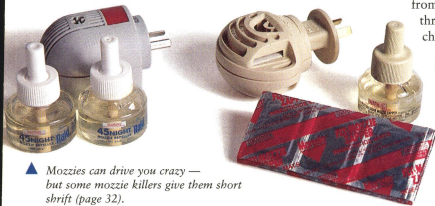
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We cut through the hype and the confusing claims to make your choice easy and dollar-wise.

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Best Buys for four different kinds of traveller to the US, Europe or Asia. Plus advice on what to look out for and policies for people with special needs.

Travel insurance made easy — see page 15.



Mozzies can drive you crazy — but some mozzie killers give them short shrift (page 32).

Coming in the next three issues

Tests: Multimedia computers, petrol line trimmers, champagne and sparkling wines, electronic organisers, the CHOICE Annual Buying Guide, espresso machines, ladders, large-screen TVs, summer drinks, APS cameras, toasters.

What would Christmas be without the bubbly?

Features: Home theatre systems; driving lessons; conveyancing; the cost of owning a car; investing in retirement; vitamins, minerals and supplements; painkillers; how to cut energy use and costs; setting up a trust fund; mobile phone service.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.



After a quick cuppa? Our cordless kettles test will make it easy — page 42.

Choice Tests

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If getting a real tan isn't safe, how do fake tan lotions and potions measure up? Can you get an even, natural-looking tan out of a bottle?

24 A gutfull of bacteria: Yakult

Can eating 'probiotic' yoghurt and other foods really help your digestive system? And will Yakult do for your health what it claims to do?

32 Buzz off! — Mosquito coils and insecticide vaporisers

Which products will protect you from being bitten by mozzies through the night? And are the chemicals used in them safe?



42 Hot in a hurry — cordless kettles

There's not much to choose between them for boiling speed, so you can either buy on price or on features that make a kettle easier to use.





CHOICE CUTS

Skin protection

SUN-SMART CLOTHING LABELS

IN JANUARY LAST YEAR, WE reported on the growing number of sun-protective garments on the market, and tested how effective they were at protecting your skin from ultraviolet radiation (UVR).

At the time, we complained that the lack of an Australian Standard for such garments had led to a myriad of different labelling and rating systems. Without a standard system, some manufacturers were able to make outlandish claims about how much protec-

tion their garments would provide and consumers were becoming confused about what to look for.

The recent release of a joint Australian and New Zealand standard, called 'Sun protective clothing — evaluation and classification', may change all that.

From now on, manufacturers making sun-protection claims about their garments should be labelling them with an ultraviolet protection factor (UPF), a number which indicates how much UVR protection the garment's fabric will provide you with.

The UPF ratings are:

- 15 or 20: Good protection.
- 25, 30 or 35: Very good protection.
- 40, 45, 50 or 50+: Excellent protection.

The UPF, however, is an indication of how much protection the fabric itself provides you with, and doesn't take into consideration the garment's design. Obviously, the more body area covered, the more protected you're likely to be.

Keep in mind, though, that the protection offered may be lessened if the fabric is wet or stretched, or if it's in close contact with your skin, such as across your shoulders. Normal wear and tear will also eventually reduce the level of protection.

**SKIN & CANCER
FOUNDATION
AUSTRALIA**

**UPF 50 +
EXCELLENT**



APPROVED

Child safety

STROLLER-PRAM DEATHS

IN THE LAST TWO ISSUES OF CHOICE we've highlighted problems with the design of some cots and rocking cradles that may make them unsafe for sleeping children. Now, following the deaths of two infants, doctors at the Women's and Children's Hospital in Adelaide warn that babies should probably not be left sleeping unsupervised in stroller-prams (strollers that can be adjusted to lie flat like a pram).

The researchers reported in the *Medical Journal of Australia* that both infants had moved down in their stroller-pram during sleep and had slipped through a gap at the front.

One baby had fallen out when the footplate collapsed — he was found hanging from a metal bar on the side. The other child was found suspended with his head and arms within the stroller-pram and his face pushed into the mattress by a horizontal metal bar.

"Stroller-prams are a potentially dangerous sleeping environment unless infants are closely

supervised, gaps in the front of stroller-prams closed and raised footplates stabilised," says research leader Associate Professor Byard.

As with rocking cradles and cots, the only control on stroller and pram safety is a voluntary Australian standard. Yet again CHOICE calls for these standards to be made mandatory to compel manufacturers to ensure their designs are safe for children, both when they're awake and while they're asleep.

Associate Professor Byard adds that most reported stroller accidents result from children falling out because safety harnesses with shoulder straps haven't been used or shopping bags have been placed on the handles, which makes the stroller less stable.

But if a stroller has no shopping basket, what is a parent to do with their shopping? CHOICE thinks manufacturers should incorporate a well-balanced basket or pouch into their stroller designs, so they'd be practical and convenient as well as safe.

Obituary

Professor R E Aitchison

Early Council Member and life member of the Australian Consumers' Association, Ron Aitchison, died recently. Professor Aitchison was deeply involved in the work of establishing CHOICE's testing laboratory in the early 1960s, when he was a lecturer in physics at Sydney University. He provided a great deal of technical knowledge and skills, equipment, encouragement to staff and guidance to the Council.

Professor Aitchison continued in this role into the mid-1970s, when he was Professor of Electronics at Macquarie University. In that role he also provided testing facilities at the University not then available within our laboratories.

His work and important role in establishing our testing in those early days is recorded in a display in the foyer of our offices in Marrickville, NSW, as part of a recently prepared early history of the Consumers' Association.

Professor Aitchison is fondly remembered by many still at the Consumers' Association, as well as councillors and members, past and present. We all extend our sympathy to his family and friends.



Hanging a bag over a stroller's handles makes it unstable, but what's a parent supposed to do with their shopping if a stroller doesn't have a well-balanced bag or pouch built into it? Manufacturers could make their strollers both safer and more convenient by including one in the design.

BANKS: BETTER TO RECEIVE THAN GIVE

A DROP IN OFFICIAL INTEREST rates is good news if you have a home loan—it reduces banks' costs on the money they borrow, which in theory means a reduction in your costs as well. So on July 31 this year, when the Reserve Bank of Australia cut official interest rates for the first time in a year (by 0.5%), there was a reason to celebrate.

Sure enough, most banks were quick to announce a drop in their standard variable rate. Their announcements got plenty of publicity, but unfortunately home owners had to wait up to two months for the heralded rate drop to actually take effect.

Whatever their excuses for the delay in passing on the interest rate cut, it doesn't seem to work both ways. In December 1994, the



last time the Reserve Bank raised interest rates, most banks passed on the rise almost immediately. No waiting, no delay.

Faulty fan heaters

LOOSE CONTACT

A SUBSCRIBER FROM CROONULLA, NSW, was understandably concerned when the case of his GOLDAIR 3100/U fan heater melted and cracked at a spot close to the control panel (see photo). He sent the heater to us and we asked the Electrical Safety Branch of the NSW Department of Energy to check it out.

They identified a loose contact inside the control panel that had overheated and caused the heater to melt.

Thebe International, the current distributor of Goldair heaters (though not the distributor when our subscriber bought his), told us it was aware of the problem—the manufacturer, PDL Industries, had discovered it, but didn't recall the product. Apparently both it

and the Department of Energy didn't consider the problem to be hazardous, and the Department had no record of the heater causing any fires.

However, in April 1994 PDL Industries modified the design of the heater to fix the problem.

When our subscriber reported his damaged heater to Thebe International, it was replaced with one of the newer-design models.

If you have a GOLDAIR 3100/U that you bought before April 1994 and you're concerned, we recommend you to contact the retailer or Thebe International and ask them to check it for a faulty contact. And if there's any problem, ask for a replacement.



The Goldair 3100/U (left) and the problem caused by a loose contact that overheated (above). If you bought one of these Goldairs before April 1994 you might want to have it checked.

INVESTMENT RISK CAN WORK BOTH WAYS

UNDERSTANDING THE RISKS involved in investing money is now important not only for you, but also for your financial adviser.

The Financial Planning Association (FPA) Complaints Resolution Scheme recently made a decision in favour of a consumer that highlights the importance of information about investment risk.

Adjudicator Graham McDonald judged that the losses incurred by an older and relatively inexperienced investor happened because she didn't get an adequate explanation of the nature of the risk of sharemarket investment. She sold some of her investments at a loss in September 1994, as she was concerned about how poorly they were doing at the time. Mr McDonald awarded her the money she lost, plus compensation of \$1500.

Graham McDonald said there was no problem with the actual investments the planner suggested, but that the advice did not allow

the consumer to "properly understand and cope with the rises and falls that will inevitably occur in that market". This was especially so because the plan was prepared and implemented on the same day. "It seems that the claimant did not have any, or any sufficient, time to reflect on the [financial planner's] recommendation."

Mr McDonald's decision was also influenced by the fact that the financial planner had approached the consumer, not the other way around.

It's a welcome development to see the FPA Complaints Scheme (of which we have been critical in the past) sending a strong message to financial advisers—make sure the client understands the ups and downs of the market and the risk, or the adviser can be held accountable.

So you should expect, and ask for, a clear written and verbal explanation of the risks your planner is suggesting you take with your money.



Can you help?

Alternative medicine

Have you ever been to an alternative medical practitioner—a naturopath, acupuncturist, homeopath, aromatherapist, herbalist or other discipline? If so, we'd like to hear your story. Did they help your problem? What other remedies have you tried? Did you find it expensive? Was the treatment pleasant and pain-free?

Please send your experiences, both good and bad, to **Alternative Medicine**, CHOICE, 57 Carrington Road, Marrickville 2204, or fax to (02) 9577 3377, by November 30, 1996.

Arranging a funeral

If you've been involved in arranging a funeral recently and you are able to share your experience, we'd like to hear from you. We're planning a report on this issue to answer people's questions about arranging a funeral: what to do, what to watch out for, the costs involved and the alternatives available.

If you are able to help, please write to **Arranging a funeral**, CHOICE, 57 Carrington Road, Marrickville 2204, or fax to (02) 9577 3377, by November 13, 1996.

Thank you for your help.

Choosing a sunscreen

How do you know which sunscreen to buy from the dozens on the market? We cut through the claims and the hype.

IT'S COST, NOT CLAIMS, THAT should tell you which sunscreen to buy. There are only a few claims worth worrying about — look for an SPF15+ 'broad-spectrum' sunscreen, which provides protection from both UVA and UVB rays.

And you don't need a separate product for each member of the family — you can buy one product to suit most of your needs, although a water-resistant sunscreen is a good idea if you're swimming or playing sport.

WHY SPF15+?

SPF means sun protection factor. Don't be fooled into thinking lower-protection sunscreens — SPF 4, 6 or 8, for example — will give you the protection you need *and* a tan. To get very high protection against skin cancer nothing less than SPF15+ will do. See *SPF15+ — How much protection?*, right, for more information.

If a sunscreen claims to be SPF15+ you can be confident it really is, because all sunscreens are tested against their claims before they're allowed on the market. Overseas consumer organisations have also tested sunscreens and found the claims are reliable.

Skin cancer facts

- Australia has the highest rate of skin cancer in the world.
- Two out of three people in Australia will develop at least one skin cancer during their lifetime.
- In the middle of the day in summer, unprotected skin can burn in less than 15 minutes.
- Reducing your exposure to ultraviolet radiation (UVR) from the sun can prevent most skin cancers.



BROAD-SPECTRUM

Most sunscreens in Australia are labelled 'broad-spectrum'. Broad-spectrum means the sunscreen filters out both UVA and UVB rays. UVB rays have long been known to be the rays which cause burning, but for many years UVA was only thought to cause skin to age. However, new research suggests UVA may be important in the development of skin cancer as well as UVB.

We found five products that were not broad-spectrum: NEUTROGENA No-Stick Sunscreen, REEF Coconut Spray, Tanning Lotion and Tanning Oil and UV Clear Lotion. While SPF15+ sunscreens don't *have* to be broad-spectrum, we can't recommend these four products given the emerging evidence about UVA and skin cancer.

ACTIVE INGREDIENTS

Sunscreens contain a number of different active ingredients which have to be listed on the label, along with the quantity of each.

There are two major types of active ingredient:

■ **Ingredients which absorb UV radiation and stop it reaching your skin.** Examples of common absorbers are octyl methoxy cinnamate, oxybenzone, benzophenone and dibenzoylmethane.

The main advantage of absorbers is they're invisible once you put them on.

However, some have been known to cause irritation and even allergies in rare cases. If you have sensitive skin we recommend you do a 'patch test' when using any new sunscreen. Place a small amount on the inside of your arm and leave it for 24 hours to see if you experience any problems such as redness or itching.

■ **Ingredients which physically block UV radiation.** These rely on minute particles to reflect and scatter UV radiation. They give you protection against a wide range of UV radiation, including UVA and UVB. We only found two types of blocker used in sunscreens — titanium dioxide and zinc oxide.

Physical blockers have few known side effects. However, some leave a visible white film on your skin. New formulations use extremely fine particles to make this less obvious — look for the word 'microfine' on the label.

Many sunscreen formulations now include both absorbers and blockers. These may give you the best of both worlds — less potentially irritant absorber and minimal whiteness from the blocker.

There's not much data on the long-term safety of the active ingredients in sunscreens — many have only been around in recent decades. On the other hand we do know that exposure to UV radiation poses a significant health risk.

CREAMS, LOTIONS, MILKS ...

Sunscreens come in different forms including creams, lotions, milks, gels, oils, sticks, roll-ons and sprays — and different types are likely to suit different people. The terms cream, milk and lotion seem to be used interchangeably, with some creams appearing more like lotions, some lotions or milks more like creams.

According to one manufacturer, there's a fair bit of licence in what products are called. The terms may refer more to the type of packaging than what's inside — lotions tend to come in bottles and creams in tubes, for example.

CHOICE would like to see manufacturers agree on the consistency of products labelled as creams, milks or lotions rather than you having to buy and try.

HOW LONG?

Sunscreen isn't magic — if you normally burn in 10 minutes without it, putting it on won't make you bullet-proof for the rest of the day. And since even the highest-SPF sunscreen still lets a small amount of UV radiation through to your skin, you can't just keep slathering it on and expect never to burn.

The same argument applies to water-resistant sunscreens — while they can quite legally claim four hours' water resistance, all that means is that the sunscreen should stay on your skin for that long, even in water. It doesn't mean some people won't start to burn well before the four hours are up.

A water-resistant sunscreen may also be the right choice if you do vigorous exercise — running, tennis or cycling, for example — as perspiration may remove regular sunscreens.



Sunscreens containing physical blockers may be better for sensitive skins, but they may leave a visible white film on your skin.

BEST BUYS

Our Best Buy sunscreens are the cheapest SPF15+ broad-spectrum ones we found. The prices shown are per body application — 30 mL or grams (about six teaspoons) — which is estimated to be the amount an average adult needs for their whole body.

Creams, lotions and milks

NO FRILLS Sun Protection Cream	\$0.47
TROPICAL SANDS Sunblock Lotion	\$0.48
AUSCREEN New Generation Sunscreen Lotion with Titanium Dioxide *	\$0.48
REDWIN Lotion	\$0.48

* Contains absorbers and blockers; the other products in this category contain absorbers only.

Roll-ons

REDWIN Sunblock	\$0.77
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Gels and clear lotions

LE TAN Ultimate Sunscreen Gel	\$1.08
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Sprays

HAMILTON — clear lotion spray*	\$1.93
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* The only broad-spectrum spray we found.

Products containing physical blockers only

These products tend to be more expensive than those with only absorbers or a bit of both types of ingredient.

SUN SENSITIVE — lotion	\$1.98
UV Tripleguard Low Allergenic — milk	\$1.99

Bulk buys

Half of the bulk buys we found cost under 50 cents for a full-body application so they're good value for money, particularly for families.

TROPICAL SANDS Lotion	\$0.36
AMCAL Family Care	\$0.36
REDWIN Lotion	\$0.36

Water-resistant products

Most products have some level of water resistance. The **Best Buys** in creams, lotions and milks and in bulk buys all have at least two hours' water resistance. For four-hour water resistance:

AMCAL Family Care Sun Block Lotion	\$0.36*
NO FRILLS Sun Protection Cream	\$0.47

* Bulk buy price.

SPF15+ — how much protection?

The number after the SPF (sun protection factor) technically means how many times longer it takes sun to start reddening skin with the sunscreen applied than without it — so SPF15 in theory would give your skin 15 times its natural protection. So, again in theory, if you burn in 10 minutes without sunscreen, you should be protected for 150 minutes with an SPF15.

However, it's difficult to translate this into everyday use: the sunscreen's ability to protect your skin will depend on the time of day, time of year, how much reflected UV radiation there is, the amount of cloud cover and your skin type.

All of this leads to the argument that more protection — a higher SPF number — must be better. No doubt manufacturers would also find higher SPF numbers a useful marketing tool. The Australian and New Zealand standard for sunscreens at present doesn't allow SPF claims above 15, so sunscreens that rate 16 or over are simply labelled 'SPF15+.'

In fact, though, there isn't a direct relationship between rising SPF numbers and how much UVB is filtered out by your sunscreen. An SPF of 16 filters out 94% of UVB radiation, and SPF32 only raises that to 97%. Either way, some UV radiation is reaching your skin, and people could be dangerously misled into thinking that by buying double the SPF number you can stay out safely in the sun for twice as long. State cancer organisations say they will continue to recommend SPF15+ sunscreens even if the standard changes.

Sunscreen manufacturers overseas are allowed to claim higher than SPF15, and there's a push on here to allow the same thing. The US Food and Drug Administration is moving to a ceiling of 30, and in the name of international consistency our standard may change to allow this too.

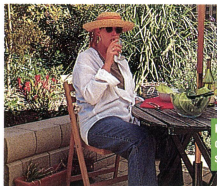
However, if it does change it's not likely to affect the products on the shelves until next summer (1997/98). At that time, watch out for higher prices alongside higher SPF numbers, and judge for yourself whether it's really worth paying for, say, another 3% protection.

How to get the most out of your sunscreen

Most people don't put on enough sunscreen to get the protection advertised on the bottle. To measure the SPF level of a sunscreen in the lab, testers apply about 2 mg per square centimetre of skin — that's around 30 mL or grams (six teaspoons) to cover the whole body of an average-sized adult — which means a 125 mL bottle of sunscreen only contains enough for four full-body applications!

To get the most from your sunscreen:

- Put it on clean, dry skin 15 to 30 minutes before you go outside to allow time for it to interact with your skin.
- Be sure to cover all areas not protected by your clothing, such as your hands, face (including the back of your ears and neck if you have short hair), your forearms, and the top of your feet.
- Put on enough so it goes on evenly and easily — imagine that you're painting and you need to keep the brush wet so the paint spreads easily. With thinner-consistency products and roll-ons, make sure you get a sufficient thickness on your skin.
- Don't rub it in — most sunscreens will absorb into the skin and don't need to be rubbed in vigorously, just spread around.
- Put it on again every two hours, and after you've been swimming or exercising.
- Store your sunscreen at a temperature lower than 25°C. If you leave it in the glovebox of your car or in the sun it may lose its effectiveness. Keep it in the cooler with the drinks, leave it under your beach umbrella or wrap it up in your towel or clothing.
- Cover up with clothes and a hat, keep in the shade and avoid the intense midday sun. Childhood sun exposure appears to be particularly important in increasing your risk of skin cancer — so keep children well covered.



Keeping out of the sun as much as possible and using protective clothing and a hat is the best protection against skin cancer — sunscreen should be your second line of defence.

Brand (in order of cost per application)

Where to buy it

Contains absorbers

Contains blockers

Water resistance (hours)

Cost per body application (\$)

CREAMS / MILKS / LOTIONS — BROAD-SPECTRUM

NO FRILLS Sun Protection Cream	Franklins	✓	4	0.47	
TROPICAL SANDS Sunblock Lotion	K mart	✓	2	0.48	
AUSCREEN New Generation Sunscreen Lotion	(D)	✓	✓	2	0.48
REDWIN Lotion	S	✓	2	0.48	
TARGET Sunscreen Lotion	Target	✓	4	0.54	
TOTALBLOC Sunscreen Lotion	P, S, V	✓	2	0.56	
FARMLAND Sunblock Lotion	Coles, Bi Lo	✓	2	0.57	
AUSCREEN Childblock Lotion	(D)	✓	2	0.59	
AUSCREEN Ultrablock Lotion	(D)	✓	2	0.59	
BI-LO Sun Protection Cream	Bi-Lo	✓	4	0.59	
AMCAL Family Care Sunblock Lotion	Amcal	✓	4	0.60	
SOUL PATTINSON Ultra Block	Soul Pattinson	✓	4	0.60	
QUEENSLAND CANCER FUND Sunscreen Cream	Old Cancer Fund	✓	2	0.65	
CHEM MART Sunscreen Cream	Chem mart	✓	2	0.66	
BURN BLOCK Cream	P	✓	2	0.71	
SOLARBLOCK Sun Blockout Lotion	P, S	✓	2	0.78	
NSW CANCER COUNCIL / WA CANCER FOUNDATION Sunscreen Cream	NSW, WA cancer organisations	✓	2	0.84	
FARMLAND Sunblock Lotion	Coles, Bi Lo	✓	2	0.87	
TROPICAL SANDS Sunblock Cream	K mart	✓	4	0.89	
NSW CANCER COUNCIL / WA CANCER FOUNDATION Sunscreen with titanium oxide — cream	NSW, WA cancer organisations	✓	✓	2	0.90
ANTI-CANCER COUNCIL OF VICTORIA Sunscreen Cream with Moisturiser	P. Myer (Vic), Anti-Cancer Council Vic	✓	2	0.96	
ULTRA SUN Cream	P	✓	4	1.07	
LE TAN Sunscreen Lotion	P, S, V	✓	2	1.08	
SUN SENSE Milk	P	✓	✓	2	1.11
UV Triplegard Sunscreen — milk	P, S, V	✓	✓	2	1.13
AQUASUN Blockout — lotion	P	✓	2	1.14	
AUSCREEN Ultrablock Cream	(D)	✓	2	1.14	
TARGET Sunscreen Cream	Target	✓	4	1.19	
WA CANCER FOUNDATION Sunscreen with Insect Repellent	ACT, NSW, SA, VIC and WA cancer organisations	✓	✓	2	1.32
AUSTRALIAN CANCER SOCIETY Sunscreen — cream (A)	(E)	✓	✓	4	1.34
SUNDOWN with Insect Repellent — lotion	P, S	✓	✓	40 min	1.50
SUNDOWN	P, S	✓	✓	2	1.50
HAMILTON Sunscreen — milk	P	✓	40 min	1.52	
BANANA BOAT Active Kids — lotion	P, S, V	✓	4	1.55	
BANANA BOAT Ultra — lotion	P, S, V	✓	4	1.55	
BANANA BOAT Sport — lotion	P, S, V	✓	4	1.55	
BANANA BOAT Sensitive Skin — lotion	P, S, V	✓	4	1.55	
BANANA BOAT Toddler — lotion	P, S, V	✓	4	1.55	
KOALA BEACH Maximum Protection Sunscreen Lotion (B)	P, duty-free	✓	✓	2	1.80
UV Triplegard Toddler — milk	P, S	✓	3	2	1.87
AUSTRALIAN CANCER SOCIETY Sunscreen with Moisturiser — Cream (A)	(E)	✓	✓	4	1.90

Brand (in order of cost per application)	Where to buy it	Contains absorbers	Contains blockers	Water resistance (hours)	Cost per body application (\$)
CREAMS / MILKS / LOTIONS — BROAD-SPECTRUM (continued)					
AUSTRALIAN CANCER SOCIETY Sports Sunscreen Cream (A)	(E)	✓	✓	4	1.90
AQUASUN Aquakidz — lotion	P	✓		2	1.91
AUSTAN Lotion	Amcal	✓		4	1.91
AUSTAN Toddler Sunblock Lotion	Amcal	✓	✓	2	1.91
HAMILTON Quadblock Milk	P	✓	✓	4	1.94
SUN SENSITIVE — lotion	P		✓	0	1.98
UV Triplegard Low Allergenic — milk	P, S		✓	2	1.99
COPPERTONE Waterbabies — lotion	P	✓		(F)	2.04
SOLARBLOCK Toddler — lotion	P	✓	✓	2	2.06
CHEM MART Sunscreen — cream	Chem mart	✓	✓	2	2.09
SUNDOWN Active Gentle to Eyes — lotion	P, S		✓	1h 20 m	2.10
SUNDOWN Water Resistant — cream	P, S	✓		2	2.10
SUNDOWN Toddler Sunscreen — lotion	P, S	✓		2	2.10
UV Triplegard Water Sport — milk	P, S	✓	✓	4	2.13
AQUASUN Aquabloc — lotion	P	✓		4	2.15
COPPERTONE Shade — lotion	P	✓		(F)	2.15
AMBRE SOLAIRE Maximum Protection Hydrating Milk Water Resistant (C)	Bought at Coles	✓	✓	(F)	2.16
AUSTRALIAN CANCER SOCIETY — cream in packaging appealing to children (A)	(E)	✓		4	2.17
NEUTROGENA Sunblocker	P, S, V		✓	0	2.34
UV Triplegard — cream	P, S	✓	✓	2	2.34
AMBRE SOLAIRE Maximum Protection Hydrating Milk Non Greasy (C)	Bought at Coles	✓	✓	(F)	2.37
SUN SENSE Milk Lf	P	✓	✓	0	2.40
LE TAN Sunscreen — cream	P, S, V	✓		2	2.45
LE TAN Sport — lotion	P, S, V	✓		4	2.45
AMBRE SOLAIRE UV Sport — lotion (C)	Bought at Coles	✓		2	2.59
BANANA BOAT Regular — lotion	P, S, V	✓		4	2.63
LE TAN Natural Sunscreen Lotion	P, S, V		✓	2	2.66
HAMILTON Sunscreen Low Allergy Milk	P	✓	✓	2	2.68
HAMILTON Kidscreen — milk	P	✓	✓	2	2.68
SUN SENSE Cream	P	✓	✓	0	2.69
HAMILTON Sun Sport — lotion	P	✓		40 min	2.92
HAMILTON 4 hour Water Resistant milk	P	✓	✓	4	3.13
HAMILTON Sunscreen — cream	P	✓		40 min	3.18
AMBRE SOLAIRE Maximum Protection Hydrating Cream (C)	Bought at Coles	✓	✓	2	3.40
AMBRE SOLAIRE Ultra Block Hydrating Cream For Reactive Skin (C)	Bought at Coles	✓	✓	2	3.47
AQUASUN Blockout — cream	P	✓		2	3.57
HAMILTON Quadblock Cream	P	✓	✓	4	4.10
NOT RECOMMENDED — CREAMS / MILKS / LOTIONS, NOT BROAD-SPECTRUM (in alphabetical order)					
NEUTROGENA No-Stick Sunscreen	P, S, V	✓		2	2.34
REEF Tanning Lotion	P, S	✓		2	1.37
REEF Tanning Oil — Coconut	P, S	✓		0	1.42



You don't need to pay a fortune for a good sunscreen. The tables show you which are the cheapest.

Table notes

We assessed over 100 SPF15+ sunscreen products, mainly bought from pharmacies, supermarkets and state cancer organisations. We included products whose primary purpose was as a sunscreen for whole-body application (some products such as moisturisers have added sunscreens, but their primary purpose is as a moisturiser for your face). We didn't include products less than SPF15+ as they aren't recommended by health authorities to prevent skin cancer.

1 Cost per body application

Cost per body application is based on using 30 mL or grams (six teaspoons) each time, and is calculated from the price of the largest size available for each product — up to 500 mL for all the products except the bulk buys (see overleaf), for which we used the largest size available for the calculation. The prices were the recommended retail prices supplied by manufacturers.

Cost per body application is only a guide, as sunscreens differ in their density, and prices will vary depending on where you buy and whether a particular brand is on special.

P Pharmacies.

S Supermarkets.

V Variety stores (for example, Target, K mart).

(A) Australian Cancer Society products will not be available until January / February 1997.

(B) The company did not provide price information for this product. The price given is the price we paid.

(C) The manufacturer did not supply price or availability details for this product: we bought it at Coles. We cannot be sure this product is the product that will be on the market this summer.

(D) Woolworths, Safeway (Vic), Rolet Vos (Tas), Purity (Tas).

(E) Pharmacies, Big W, Coles, Myer (Vic), Myer Direct, K mart, Target and state cancer organisations.

(F) The number of hours of water resistance is not stated on the product and the manufacturer did not give us this information.

SPF15+ sunscreens

1

Profiles



LOTIONS, MILKS AND CREAMS

Good points

- Thinner products — generally lotions and milks — are easy to apply all over your body.
- Creams are easy to apply to your face.
- They have a non-drying base, so are good for dry skin.
- Generally the cheapest type of sunscreen.

Bad points

- May leave your skin feeling sticky or greasy.



GELS

Good points

- They're alcohol-based, so don't leave your skin feeling sticky or greasy (and are promoted as more comfortable for people with a lot of hair on their bodies).

Bad points

- Potential drying effect on skin from the alcohol base.
- More expensive than creams, lotions and milks.

SPRAYS

Good points

- Also alcohol-based, so non-greasy.
- Easy to apply — but make sure you apply enough.

Bad points

- Potential drying effect on skin.
- More expensive than creams, lotions or milks.



Brand (in order of cost per application)

Where to buy it

Contains absorbers

Contains blockers

Water resistance (hours)

Cost per body application (\$)

GELS / CLEAR LOTIONS / SPRAYS — BROAD-SPECTRUM

LE TAN Ultimate Sunscreen Gel	P, S, V	✓	2	1.08	
KOALA BEACH Maximum Protection Sunscreen Gel (A)	P, duty-free	✓	2	1.67	
AUSTAN Sport — gel	Amcal	✓	4	1.91	
HAMILTON — clear lotion spray	P	✓	0	1.93	
UV Tripleguard Sport Gel	P, S	✓	2	2.12	
AQUASUN — gel	P	✓	4	2.15	
UV Supreme — lotion	P, S	✓	✓	2	2.18

NOT RECOMMENDED — GELS / CLEAR LOTIONS / SPRAYS NOT BROAD-SPECTRUM (in alphabetical order)

REEF Coconut Spray	P, S	✓	2	1.18
UV Clear Lotion	P, S	✓	2	1.87

ROLL-ONS — BROAD-SPECTRUM

REDWIN Sunblock	S	✓	2	0.77	
SUN SENSE Sport	P	✓	✓	4	1.19
QUEENSLAND CANCER FUND	Old Cancer Fund	✓	2	1.80	
ANTI-CANCER COUNCIL OF VICTORIA Cream with Moisturiser	(C)	✓	✓	2	2.97
AUSTAN Gel with Insect Repellent	Amcal	✓	2	2.97	
AUSTRALIAN CANCER SOCIETY (B)	(D)	✓	✓	4	3.57
AQUABABY — lotion	P	✓	2	4.17	
LE TAN	P, S, V	✓	2	4.29	
SUN SENSE Toddler Milk	P	✓	✓	40 min	4.50

BULK BUYS* — BROAD-SPECTRUM (ALL ARE CREAMS OR LOTIONS)

TROPICAL SANDS Lotion	K mart	✓	2	0.36	
AMCAL Family Care Sunblock Lotion	Amcal	✓	4	0.36	
REDWIN Lotion	S	✓	2	0.36	
BI LO Sunblock Lotion	Bi-Lo	✓	4	0.39	
SAVINGS Sunblock Lotion	Coles	✓	4	0.39	
TARGET Lotion	Target	✓	4	0.42	
AUSCREEN Ultrablock Lotion	(E)	✓	2	0.42	
SOUL PATTINSON Ultra Block	Soul Pattinson	✓	4	0.48	
CHEM MART Cream	Chem mart	✓	2	0.51	
QUEENSLAND CANCER FUND Cream	Old Cancer Fund	✓	2	0.56	
ANTI-CANCER COUNCIL OF VICTORIA Cream with Moisturiser	(C)	✓	2	0.60	
BURN BLOCK Cream	P	✓	2	0.63	
NSW CANCER COUNCIL / WA CANCER FOUNDATION Cream	NSW, WA cancer organisations	✓	2	0.66	
LE TAN Lotion	P, S, V	✓	2	0.77	
NSW CANCER COUNCIL / WA CANCER FOUNDATION Sunscreen Titanium	NSW, WA cancer organisations	✓	✓	2	0.78
AUSTRALIAN CANCER SOCIETY Cream (B)	(D)	✓	✓	4	0.90

P Pharmacies.

S Supermarkets.

V Variety stores (for example, Target, K mart).

* All bulk buys come in either 1 L or 2.5 L; some brands come in both. Our pricing is based on the largest size available.

(A) The company did not provide price information for this product. The price given is the price we paid.

(B) Australian Cancer Society products will not be available until January / February 1997.

(C) Pharmacies, Myer (Vic), Anti-cancer Council of Victoria.

(D) Pharmacies, Big W, Coles, Myer (Vic), Myer Direct, K mart, Target and state cancer organisations.

(E) Woolworths, Safeway (Vic), Roelf Vos (Tas), Purity (Tas).

1 See page 9 for table notes.



ROLL-ONS

Good points

- Easy to apply, and you don't get greasy hands.
- You can apply them to your child with one hand while the other holds onto them!
- Usually easily portable, and less likely to leak into your bag.
- Handy for applying to the small areas of infants' skin that aren't covered by clothing, and for small areas such as your face.

Bad points

- Generally more expensive than creams, lotions or milks.
- May be more difficult to apply evenly over a large area.



PRODUCTS FOR YOUR CHILD

Sunscreen should only be used on small areas of a baby's skin, and only if there is no other protection available such as clothing. Some sunscreens are marketed specifically for toddlers, infants and children. While some so-called children's products have the same active ingredients and preservatives as other sunscreens, some use more physical blockers and fewer absorbers. Check the labels: the sunscreen you buy for yourself may be just as good for your child and you'll be able to save money by buying a larger size.



FOR SKIN SENSITIVE TO IRRITATION

In general, products that contain lower levels of absorbers and higher concentrations of physical blockers may be less likely to cause irritation in some people, but you still have to watch out for other ingredients — all sunscreens contain preservatives, which may be a problem for some people.

Products that make claims like 'low-allergy' or 'hypo-allergenic' don't have to conform to any standards, so it may be better to look at the active ingredients and check for any preservatives you know you have a problem with to choose the right product for your skin.

A number of products that are promoted for skin sensitive to irritation use only blockers: **SUN SENSITIVE**, **UV Tripleguard Low Allergenic**, **SUNDOWN Active Gentle to Eyes** and **NEUTROGENA Sunblocker** are the cheapest.



SPORTS SUNSCREENS

Any water-resistant sunscreen is likely to be sweat-resistant too, so while there's nothing wrong with them, don't spend more on getting a sports sunscreen. If you also want a non-greasy sunscreen, go for a water-resistant gel.

What to look for

Only some claims matter when it comes to choosing the right sunscreen for you. Look for:

- SPF15+.
- Broad-spectrum.
- An expiry date — don't use sunscreens that are past their expiry date as they may have lost their effectiveness.
- If you're going swimming, look for a product that says it's water-resistant.

Many other claims appear on sunscreen labels, such as 'screens infrared', 'screens visible light' and 'for sun-sensitive skin'. All SPF15+ sunscreens can claim they're for 'sun-sensitive' or 'fair' skin and all products which contain physical blockers screen at least some infrared and visible light. They're not helpful claims.

Many products claim they're PABA-free. PABA is an active ingredient, once used in sunscreens, which went out of favour because of reported skin irritations. None of the products we found contained PABA, so this claim doesn't help you to choose a sunscreen less likely to irritate your skin (See *For skin sensitive to irritation*, left).

Added extras

Some sunscreens have added moisturisers which you may find helpful if you have dry skin. You can also get moisturisers with a sunscreen added, and some of these offer SPF15+ protection, — but the price of some probably mean you'll only want to use them on your face.

Some products also have added insect repellent. Because of the extra chemicals, they're best used only when you really need insect protection as well as sun protection.



Tanning without the sun

Many fake tans give a natural-looking tan, but others leave tell-tale blotches and streaks you wouldn't want to show in public.

IF YOU CAN'T LIVE WITHOUT that sun-kissed look, but know you should avoid hours of sunbaking for your skin's sake, for once there's a safe answer in a bottle—and it doesn't need to be expensive.

To find out what fake tans are like, we asked 14 people to try some out and report their experiences to us.

A NATURAL LOOK?

Generally our trialists were pleasantly surprised at the tans the products gave them—many were more natural and even than anticipated. However, with all the products there were some negative comments.

The creamy products generally seemed to be easiest to apply, which made them popular with the trialists, but when the tan developed they didn't always give the best results.

HOW THEY WORK

All the products we trialled, like most fake tans on the market, contain a chemical called dihydroxyacetone, which reacts with the proteins in the outer layers of your skin to produce a tanned colour. This means you don't tan as soon as you put the product on; your tan develops over a few hours. It fades as the stained outer layers of skin naturally wear off, taking the colour along with them.

HOW LONG DO THEY LAST?

A continuous sun-free tan needs regular maintenance. In our trial, most of the products started to fade after three to five days, so you might need to reapply it twice a week. However, some products took nearly two weeks to fade on some people—and in some cases the colour became blotchy or freckly as it faded.

Our trialists' original skin colour didn't affect how long the tan lasted, although if you have fair skin the effects can be more evident from the start—a good case for being cautious and waiting for the colour of one coat to develop before applying more.

SUN PROTECTION

Most fake tans don't include sunscreens, so they don't protect you from the sun. And the tanned colour doesn't give you protection from the sun either, so you

Our trial

In the depth of a Sydney winter, 14 CHOICE staffers (including two men), trialled 18 products over eight weeks—observing and recording the 'tan's' evenness or streaks and blotches, the ease of use and the colour.

The products were randomly allocated to the trialists, whose skin types ranged from very fair to olive. The products were applied according to the manufacturers' instructions, and first trialists prepared their legs by using a loofah on the test area—focusing on the ankles to just above their knees—to remove dead or dry skin cells.

At the end of the trial each fake tan had been trialled by seven or eight people.

should take the usual precautions—use a broad-spectrum sunscreen, cover up with a hat and clothing and stay in the shade whenever possible.

The products on test

We selected 18 popular brands of fake tan including major cosmetic, sunscreen and 'house' brands, plus three brands you would normally buy through a catalogue or door-to-door. Where a brand has more than one fake tan in its range, we picked the best-selling one. We trialled:

- **AMBRE SOLAIRE** Bronz Up self tanning lotion — \$14* for 200 mL.
- **AMCAL** Self tan lotion — \$7.95* for 125 mL.
- **AMWAY** Sun Pacer sunless tanning lotion with SPF15 — \$22.50 for 100 mL.
- **AQUASUN** Everbronze self tanning milk with moisturisers — \$10.45 for 100 g.
- **AVON** Sun Seekers sunless lotion — \$7.95 for 125 mL.
- **BANANA BOAT** Sunless bronzing lotion — normal skin — \$11.30* for 110 mL.
- **CLARINS** Self tanning milk — \$28 for 125 mL.
- **CLINIQUE** Self tanning body mist — \$24 for 118.2 mL.
- **COPPERTONE** Sudden Tan bronzing lotion — \$7.95 for 125 mL.
- **DAVID JONES** Self tanning lotion enriched with vitamin E and Aloe Vera — \$16.95 for 500 mL.
- **ELLA BACHÉ** Great Tan — \$25 for 130 g.
- **ESTÉE LAUDER** Self-action SuperTan spray — medium — \$38 for 110 g.



While unnerving at first, the coloured Ella Baché, Coppertone and Body Shop products make it easier to see where you've applied them.

- **LANCÔME** Autobronzant gel — \$33 for 125 mL.
- **LE TAN** Fast — \$9.25 for 125 mL.
- **NUTRI-METICS** Sun Days self tanning lotion — \$17.50 for 150 mL.
- **SOUL PATTINSON** Self tanning lotion — \$8.95 for 250 mL.
- **TARGET** Self tanning lotion — \$7.95 for 250 mL.
- **THE BODY SHOP** Watermelon self-tan lotion — \$23.20 for 250 mL.

Most prices are the average selling price in October 1996, as provided by the manufacturer.

* indicates that it's the price we paid.

The best

CLARINS SELF TANNING MILK

Price: \$28 for 125 mL
This was the most popular product overall, and all but two of our trialists said they would use it again.

Good points

- A natural tan which looked good on all the trialists.
- Rich, thick consistency which was easy to apply and gave an even tan.
- Most people liked the fragrance, although some found it overpowering.

Bad points

- Has to be reapplied morning and night for the first two days.
- One of the most expensive products.



LE TAN FAST

Price: \$9.25 for 125 mL
All but one of our trialists said they would use this product again.

Good points

- A good consistency, easy to use, and gave an even result for all our trialists.
- Most trialists liked the smell, although it was a little lingering for our male trialists.

Bad points

- Three applications are recommended at half-hourly intervals to get "maximum results".



AMBRE SOLAIRE BRONZ UP SELF TANNING LOTION

Price: \$14 for 200 mL

Good points

- A creamy product which seemed to moisturise the skin.
- Easy to apply
- Most trialists liked the fragrance.

Bad points

- Two to three applications needed on the first day.



DAVID JONES SELF TANNING LOTION

Price: \$16.95 for 500 mL

Good points

- A natural-looking tan with just one or two applications.
- A light consistency with a mild and pleasant fragrance — although one of our male trialists found it too perfumed.
- Comparing prices for 100 mL or 100 g, the cheapest product in the trial.

Bad points

- Like the other three recommended products, you may need more than one application to get a dark enough tan to start with, despite what the label says.



Problems

Streaks and patches

The most expensive product, **LANCÔME**, and the relatively inexpensive **SOUL PATTINSON** gave our trialists the most problems — the majority had streaks and patches on their legs and knees. Others which also gave that patchy tell-tale look were the very runny **AMCAL** and **TARGET** creams and the **AQUASUN**.

Application

- The products that need three or four applications are obviously more time-consuming — especially by the time you've waited for them to dry before getting dressed. You also use a lot more of the product compared to the single-coat brands, so it could end up quite expensive. Most trialists who applied the **NUTRI-METICS Sun Days** three times (as the manufacturer suggests) found it "too orangy to be natural" and some found it too dark.
- The two sprays (**CLINIQUE** and **ESTÉE LAUDER**) received mixed reviews for ease of application — and you have to watch what else you spray by accident. We recommend using them in your shower recess.

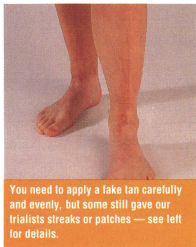
Fragrance

Most of our trialists commented on the fragrance of the products — it seemed to be a particularly important part of whether a product was liked or not. Some were too strong, particularly for our male participants. The fragrances of the **CLARINS**, **LE TAN** and **BODY SHOP** products were the most popular.

Getting the best result

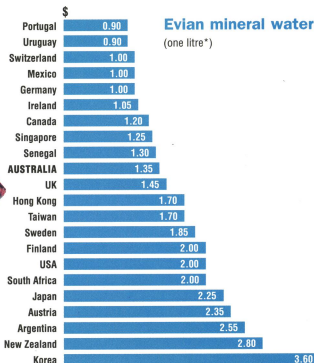
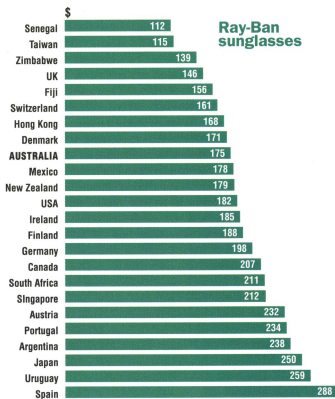
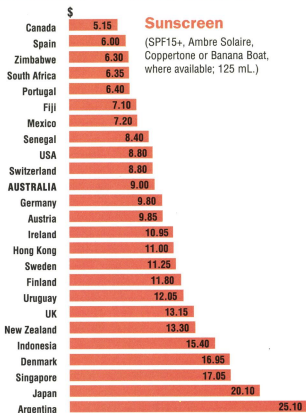
Our trialists' experiences suggest there are ways to apply fake tans to get the best result:

- Read the instructions thoroughly.
- In the shower or bath, use a loofah or body scrub to remove dry skin cells from the area to be tanned.
- Check the product is the right tone for your skin by applying it to a small and inconspicuous part of your body and leaving it overnight.
- Apply it carefully and evenly. Take care to avoid getting any on carpets or furniture.
- Apply it sparingly to drier or rougher skin — for example on your elbows, knees and ankles — as it tends to absorb more and may end up darker.
- Wash your hands thoroughly with soap and water — or you'll end up with brown palms as well.
- Avoid dressing until the product has dried (with one product, one of our trialists ended up with brown pants and socks).
- To maintain your tan, reapply when the colour starts to fade — usually within three to five days.



You need to apply a fake tan carefully and evenly, but some still gave our trialists streaks or patches — see left for details.

BEACH ESSENTIALS



* Bottle sizes vary so we've calculated the price for 1L in each country.

All prices in Australian dollars, based on exchange rates quoted in the *Australian Financial Review*, September 16, 1996. Note that the prices are not corrected for or modified by local income levels and are therefore most useful as a gauge of what the Australian dollar will buy in the countries named.

Insurance won't stop holiday disasters, but it can help you deal with them. We found the cost of insurance for a month-long family holiday in Europe ranges from \$256 to \$533. This report will help you decide what cover you need and tell you how much you'll have to pay for it.



International travel insurance

Using this report

For this report we collected details of all the international travel policies we could find — and read them! They're listed on page 17.

■ Page 16 details what's covered by a typical travel policy.

■ On pages 18 and 19 you'll find our Best Buy selections for four typical travellers with different requirements. Choose the requirements that are closest to your own and start shopping with the Best Buys listed there.

■ On pages 20 to 22, we give information about policies to look at if you have particular requirements — for example, if you have a pre-existing condition or you intend to work while you're abroad.

IN 1995 AUSTRALIANS PAID \$148 million for travel insurance — and claimed \$83 million. Nobody wants to have a holiday ruined by disaster, so if you come home without a reason to claim, you're likely to be happier than those who come back with one — even if you feel you didn't get your money's worth from your insurance.

When people do claim, it seems it's not always an easy ride. Last year around 10% of the complaints heard by the General Insurance Claims Review Panel (see page 22) were about travel insurance.

If you wade through the policies (as we did), it's surprising there aren't

more complaints — wide-ranging exclusions and conditions are applied. And you need to be aware of these conditions so you know what you're covered for while you're abroad. As well as plucking up the courage to take your first bungee jump, you should also be plucking out your travel insurance to make sure you're covered in the event of an accident.

It's not just people who want to take part in a 'hazardous' activity who are likely to find special policy conditions applying to them. If, for example, you're pregnant, over 70, have a pre-existing condition, or are taking an expensive camera or video, there are likely to be policy conditions specially for you, and you need to read the policy carefully.

So what's covered?

All travel policies are not created equal. However, they generally deal with the same areas to a greater or lesser extent. These include essentials, like medical cover (below), through to nice-to-have potential money-savers such as insurance to cover the excess if your rental car is damaged in a collision (see page 21).

MEDICAL

Limit: From \$30,000 to unlimited.

This is cover for your medical costs, including doctor, hospital, ambulance, emergency dental, medically advised drugs and other services. But along with these goes a long list of **exclusions**, which generally include (among others):

- Treatment for a pre-existing condition (more about this on page 20).

- Depression, anxiety or psychiatric illness (only the CHI and NRMA policies don't exclude this, though you'd still be caught by the pre-existing condition clause).

- If you were affected by drink or unprescribed drugs at the time your claim arose.

- If your claim arose because you were taking part in any of a range of 'hazardous' activities — such as bungee jumping or even playing organised soccer.

- Nuclear contamination.

- Claims arising from AIDS or AIDS-related illnesses.

- Sexually transmitted diseases or viruses.

How much medical cover you need will depend on where you're going. Worst-case costs for medical treatment in New Zealand, for example, are much

lower than those in North America. Most insurers offer a range of plans, with each policy offering different levels of cover suitable for different parts of the world.

There may be an excess applied — so you pay the first \$50, say, of claims arising from each medical problem.

LUGGAGE

Limit: From \$1000 to \$25,000.

This includes accidental loss, damage or theft of your luggage, and of travel documents, credit cards and so on. Some policies will also cover lost cash, but generally only if stolen while you were carrying it.

In all cases there are requirements to report the loss or theft to the relevant authorities, and although it may be difficult in some countries, you should make sure you get a copy of the report or other documentary proof of the loss.

Points to watch for are:

- Some policies have low total and single-item limits.

- You must take reasonable care to look after your belongings, as you can see from *Sleep with your eyes open* (page 21). Some policies also have more rigorous requirements — for example, you're not covered if your property is left in a public place or in a car.

- Policies take into account depreciation for wear and tear when your payout is calculated. So if you lose something a few years old it's unlikely you'll get back enough money to buy a new one.

There's usually an excess — so you pay the first \$50, say, of each claim.

ADDITIONAL TRAVEL AND ACCOMMODATION COSTS

Typical limit: From \$50 to \$1000 per day or reimbursement of extra costs.

If you have additional expenses resulting from an accident or illness or transport delay, you can make a claim.

CANCELLATION AND CURTAILMENT

Typical limit: From \$2000 to unlimited.

This will pay out if you have to cancel your holiday — if a relative in Australia falls ill or dies, say. It will also cover you for the extra cost of getting home if you have to cut your holiday short.

PERSONAL LIABILITY

Typical limit: \$250,000 to \$1 million.

This covers you if someone makes a claim against you if you accidentally injure them or damage their property.

OTHER COVER

Most policies also include cover for a range of other (fairly unlikely) events. We think they're often included to give the feeling the policy offers better cover and to cash in on travellers' fears, and don't think they're worth extra money.

For example, policies may include cover for hijacking or airline accident cover. There may also be limited income protection cover if you can't work when you return, although it's much better to have this full-time as a special insurance policy. (If you do have this insurance you'd probably be excluded from the cover in a travel policy, as you're not allowed to double-dip with a claim.)

AMY'S CLOSE CALL



When Amy Manchester went to visit her relatives in New Zealand last January she thought about taking out travel insurance. But Amy has a 'pre-existing' condition, which meant the insurance available through her travel agent would have cost an extra \$75, plus a visit to her doctor to get a certificate. So she decided to take the risk, save money and go without insurance.

However, just before she was due to fly back home she developed chicken pox. She wasn't allowed to fly with this disease, and had to stay an extra 10 days until cleared to travel.

Fortunately, Qantas was willing to change the flights (despite Amy having a ticket which normally wouldn't allow this), and staying with relatives meant there were no extra accommodation costs. But the several trips to the doctor she needed before she could be cleared to fly ended up costing about as much as the insurance would have.

Of course she got off relatively lightly, thanks to Qantas and her relatives. But it shows how even a relatively minor medical problem could escalate into a major financial one. It's for this sort of thing that you'll be glad of travel insurance.

Policies and where to buy them

Travel insurance is available from travel agents, insurance brokers and agents, and direct from the companies (going direct to the company may make it easier if you find you need to extend your cover while you're abroad).

Where you buy your insurance is often a matter of convenience, but you shouldn't let that make the decision for you, because there are considerable savings to be made by looking at different policies. A travel agent may, for example, make more from selling you travel insurance than they do from selling you a ticket.

Here is a list of the 26 policies (covering 73 different international travel insurance packages) we looked at for this article, with contact details.

- **AFTA** (from Commercial Union). Contact: Travel agent or 1800 112 449.
- **AIG PASSPORT TRAVEL** (from American Home

Assurance). Contact: Broker or 1800 339 667.

■ **ANSETT International Travel** (from Transport Industries Insurance). Also **Traveland** policy. Contact: Travel agent or 1800 335 200. Cover for elderly passengers, pregnancy, extra baggage or pre-existing conditions only available if travel tickets are provided by Traveland or Ansett accredited agents.

■ **AUSSETTRAVELCOVER** (from SGIC). Note: policy currently being revised. Contact: Travel agent or 1800 088 441.

■ **AUSTRALIAN ALLIANCE**. Note: This is a new policy, due December 1 or before. Contact: 13 25 55.

■ **CHI** (Comprehensive Holiday Insurance). Contact: Travel agent or 1800 678 448.

■ **COVER-MORE Leisure** (from CIC). Contact: Travel agent or 1800 251 881 — (02) 9202 8000 in Sydney.

■ **DINERS CLUB**. Contact: 1800 33 11 99. For cardholders only.

■ **FAI Overseas**. Contact: FAI office or 13 10 00.

■ **HBW World Wide Travel and HBF World Wide Travel Trail Blazers**. Contact: Travel agent, HBF branch or (09) 265 6565.

■ **INSUTRAVEL** (from American International Assurance). Contact: Travel agent or 1800 333 613.

■ **LLOYD'S** (from Chapman Insurance). Contact: Travel agent or 1800 636 657.

■ **MBF Overseas Health and Travel**. Contact: MBF branch or 13 11 37. For MBF members only.

■ **MMI Travel**. Contact: MMI office, broker, agent or (02) 9390 6222.

■ **NRMA Overseas Travel**. Contact: NRMA office or 13 21 32.

■ **QANTAS Travel**. Contact: Qantas reservations.

■ **RACV Club Travel**. Contact: RACV office.

■ **READY PLAN** (from HIH Winterthur). Contact: Travel agents or 1800 337 462.

This policy is widely available as an 'own-brand'

policy, from **Harvey World Travel, Jetset, STA, Travelstrength and Thomas Cook**, for example. Premiums and cover may vary.

■ **SARI (SUN ALLIANCE AND ROYAL INSURANCE) Holiday Travellers and SARI Business and Frequent Travellers**. Also sold as **AMEX, Citibank, Advance and St George**. Contact: Institutions listed here, travel agent, broker or 13 18 13.

■ **SMART COVER and SMART COVER Under 50 Adventure** (from Australian Underwriting Agencies). Contact: Travel agent or 1800 812 426.

■ **TOURSAFE** (from Mercantile Mutual). Also available as **UTAG** policy. Contact: Travel agent or (02) 9744 7833.

■ **WORLDCARE Travel**. Contact: Travel agent, most airlines, broker or 1800 077 522.

■ **ZURICH Travel**. Contact: 1800 809 518.



Choosing the cover you need

Different travellers have different requirements. The level of cover you need will depend on where you're going, whether you've paid for the holiday in advance, how much luggage you're taking and so on.

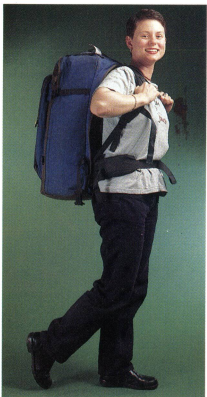
Policies generally offer different levels of insurance — the different plans might be from A+ to C, or Super to Economy, for example. In our lists of **Best Buys** overleaf we have picked out different levels of cover for our four 'travellers', both as singles and families — these are detailed for each so you can see which one is closest to your own needs. Our **Best Buys** are the cheapest policies which satisfy the requirements we consider to be suitable for each type of traveller for a trip of 31 days.

You're likely to need the most medical cover for travel to North America, less for Europe and Africa, and least of all for the nearer countries in Asia and the Pacific. In some cases the insurers put narrower geographical constraints on the plans; we show policies suitable for the United States, Europe and Bali.

Turn over for Best Buys

Choose the traveller with requirements closest to your own and check the Best Buys for your destination — Best Buys are the cheapest policies available that fulfil our specified requirements. All the prices are for 31 days. If you have special needs such as pregnancy cover or a driving holiday, turn to page 20 too. Phone numbers are on page 17.

TRAVELLER 1: ON A BUDGET



Requirements

This traveller is on a tight budget, so is looking for cheap insurance. Basically their major concern is to have medical cover (for single travellers, a minimum of \$300,000 in North America, \$200,000 in Europe and \$100,000 in Bali; for family policies the amounts are \$500,000, \$300,000 and \$150,000 respectively). Policies also include some cover for baggage and cancellation, and we looked for at least \$500,000 liability cover (\$250,000 for Bali).

NORTH AMERICA — single

SMART COVER Under 50 Adventure Plan B (Plan A) (A)	\$131
MBF Gold (members only)	\$142
NRMA World Wide	\$149
FAI Group A	\$150
ZURICH (B)	\$155

NORTH AMERICA — family

MBF Gold (members only)	\$256
NRMA World Wide	\$276
COVER-MORE Plan B (A)	\$282
(Plan A) (A)	\$341
ZURICH (B)	\$287
FAI Group A	\$290
MMI Travel Plan B	\$297

EUROPE — single

LLOYD'S Scheme 2 (C)	\$99
MBF Super (members only)	\$123
SMART COVER Under 50 Adventure Plan B	\$131
HBF World Wide Travel (price for members)	\$145
COVER-MORE Plan B	\$149
NRMA World Wide	\$149

EUROPE — family

MBF Super (members only)	\$221
MMI Plan C	\$252
MBF Gold (members only)	\$256
HBF World Wide Travel Super (price for members)	\$272
NRMA World Wide	\$276
COVER-MORE Plan B	\$282

BALI — single

LLOYD'S Scheme 2 (C)	\$99
CHI Plan C	\$105
DINERS CLUB Pacific Basin (cardholders only)	\$110
NRMA Asia/South Pacific	\$112
SARI Holiday South Pacific and Bali	\$112

BALI — family

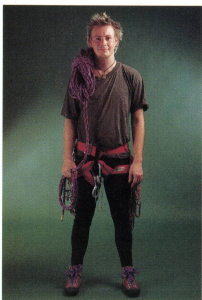
CHI Plan C	\$205
SARI Holiday South Pacific and Bali (cardholders only)	\$209
DINERS CLUB Pacific Basin	\$210
COVER-MORE Plan C	\$211

(A) The insurer recommends the more expensive plan for this destination.

(B) Children included under 16 only.

(C) Up to age 50 only; older travellers individually rated.

TRAVELLER 3: ADVENTURE HOLIDAY



Requirements

This traveller wants to participate in sporting activities (such as rock climbing, scuba diving and skiing) while overseas. Primarily they are looking for a policy with as few restrictions on these activities as possible. (We scored each policy for a range of sporting activities, including bungee jumping, soccer, football, riding, hunting and motorcycling). We selected policies which include the same levels of cover as Traveller 2: Annual holiday. If you have particular activities you want covered you'll need to check the policy before buying.

NORTH AMERICA — single

COVER-MORE Plan A	\$179
SMART COVER Plan A	\$180
HBF World Wide Travel Gold (price for members)	\$182
AUSSIETRAVELCOVER Super	\$193

NORTH AMERICA — family

SMART COVER Plan A	\$338
COVER-MORE Plan A	\$341
MMI Plan A	\$357

EUROPE — single

COVER-MORE Plan A	\$179
SMART COVER Plan A	\$180
MMI Plan A	\$183

EUROPE — family

HBF World Wide Travel Gold (price for members)	\$338
SMART COVER Plan A	\$338
COVER-MORE Plan A	\$341
READY PLAN A Travel Plan	\$342

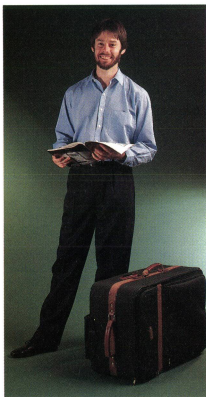
BALI — single

COVER-MORE Plan B	\$149
SMART COVER Plan B	\$150
AUSSIETRAVELCOVER Economy	\$161

BALI — family

COVER-MORE Plan B	\$282
SMART COVER Plan B	\$286
AUSSIETRAVELCOVER Economy	\$308

TRAVELLER 2: ANNUAL HOLIDAY



Requirements

These travellers want to have generous cover for all those unforeseen things which could ruin an overseas trip and leave them out of pocket. For single cover, policies include a minimum of \$1 million medical cover for Europe and North America and \$250,000 in Bali. Also required is at least \$20,000 in case of cancellation and \$5000 for luggage.

For family cover, policies include at least \$2 million medical cover for North America, \$1 million for Europe and \$500,000 for Bali, with \$8000 for luggage. In both cases we looked for policies with at least \$1 million liability cover for North America and \$500,000 elsewhere.

NORTH AMERICA — single

FAI Group A	\$150
ZURICH	\$155
AUSTRALIAN ALLIANCE	\$168
DINERS CLUB Worldwide (cardholders only)	\$168
NORTH AMERICA — family	
MBF Gold (members only)	\$256
ZURICH (A)	\$287
FAI Group A	\$290
DINERS CLUB Worldwide (cardholders only)	\$315

RACV Plan A	\$323
AUSTRALIAN ALLIANCE:	\$337
EUROPE — single	
LLOYD'S Scheme 2 (B)	\$99
NRMA World Wide	\$149
FAI Group A	\$150
ZURICH (A)	\$155
EUROPE — family	
MBF Gold (members only)	\$256
NRMA World Wide	\$276
ZURICH (A)	\$287
FAI Group A	\$290
ANSETT Plan B	\$295
BALI — single	
LLOYD'S Scheme 2 (B)	\$99
DINERS CLUB Pacific Basin (cardholders only)	\$110
NRMA Asia/South Pacific	\$112
SARI Holiday South Pacific and Bali	\$112
FAI Group B	\$124
BALI — family	
SARI Holiday South Pacific and Bali	\$209
DINERS CLUB Pacific Basin (cardholders only)	\$210
NRMA Asia/South Pacific	\$213
ANSETT Plan C	\$230
FAI Group B	\$236

(A) Children included under 16 only.

(B) Up to age 50 only; older travellers are individually rated.

TRAVELLER 4: TOP OF THE LINE



Requirements

These travellers want the lot. Unlimited medical cover, \$1 million liability cover, at least \$8000 baggage cover for a single policy (\$15,000 for family policies), with cover for single items of at least \$500 and more for selected items (at least \$3000 for a notebook computer and camera).

NORTH AMERICA — single

FAI Group A	\$150
ZURICH (A)	\$155
RACV Plan A	\$173
SMART COVER Plan A	\$180

NORTH AMERICA — family

ZURICH (A)	\$287
FAI Group A	\$290
RACV Plan A	\$323
SMART COVER Plan A	\$338

EUROPE — single

FAI Group A	\$150
ZURICH (A)	\$155
RACV Plan A	\$173
SMART COVER Plan A	\$180

EUROPE — family

ZURICH (A)	\$287
FAI Group A	\$290
RACV Plan A	\$323
SMART COVER Plan A	\$338

BALI — single

FAI Group B	\$124
SARI Business South Pacific and Bali	\$131
ZURICH (A)	\$155
RACV Plan A	\$173

BALI — family

FAI Group B	\$236
SARI Business South Pacific and Bali	\$250
ZURICH (A)	\$287
RACV Plan A	\$323
SMART COVER Plan A	\$338

(A) Children included under 16 only.



Insurance for problem areas

Some people will need to look even more carefully at policies, to make sure they'll be covered for particular needs. Some common areas that attract special conditions or exclusion from insurance are covered below.



IF YOU'RE OLDER

You may have problems getting insurance if you're older. Some policies have fairly low age limits (not surprisingly these include the two 'adventure' policies — SMART COVER Under 50 Adventure and HBF World Wide Travel Trail Blazers, but the LLOYD'S policy also has an age limit of 50).

Many policies are more expensive for travellers over 69. Here we list those which wouldn't necessarily charge more for a traveller aged 75, though many would still require a certificate or letter from your doctor before giving cover.

Often, along with age come health problems, and it's important to check the section on pre-existing conditions too.

■ Policies with no extra premium for travellers aged 75:

AIG PASSPORT TRAVEL
AUSSIETRAVELCOVER
AUSTRALIAN ALLIANCE
CHI (Plan A only)
DINERS CLUB (cardholders only)
HBF World Wide Travel (Gold only and an HBF member for 10 years)
INSUTRAVEL
MBF (members only)
NRMA
RACV
TOURSAFE

IF YOU'VE GOT A PRE-EXISTING CONDITION

Exactly what counts as a pre-existing condition varies from policy to policy. Generally policies state you must tell the insurer if you've consulted a doctor for a particular problem or taken any prescribed medication for it in the 30 days prior to issuing the policy, but it can be up to a year (with WORLDCARE). However, this doesn't mean you *don't* have to mention other pre-existing conditions, which might influence the decision to

offer you insurance. If you don't tell the insurer, your medical bills may not be covered.

All the companies tell us their policies will cover people with pre-existing conditions except SMART COVER Under 50 Adventure, HBF World Wide Travel Trail Blazers and LLOYD'S. Other companies may make an extra charge. Below we list those where there's no extra to pay (assuming you're accepted).

■ Policies where there's no extra to pay for pre-existing conditions:

AIG PASSPORT TRAVEL
AUSSIETRAVELCOVER (Super Plus)
CHI (Plan A only)
DINERS CLUB (cardholders only)
INSUTRAVEL
NRMA (currently under review)
TOURSAFE



IF YOU'RE PREGNANT

Many companies exclude pregnancy and any complications arising from it after the first 26 weeks (some earlier). The following policies give no cover at all, even up to 26 weeks: SMART COVER Under 50 Adventure, HBF World Wide Travel Trail Blazers, LLOYD'S and SARI policies. For AUSSIETRAVELCOVER you must take out the Super Plus cover.

■ Policies giving cover during the whole of pregnancy, but not for the birth itself:

QANTAS
READY PLAN



TRAVELLING WITH CHILDREN

Travel insurance generally comes in single or family policies. All the policies listed, with the exception of LLOYD'S, will include children on their parents' family policy — LLOYD'S charges 40% of the adult premium for each child. Generally there's no limit to the number of children with a family policy, though COVER-MORE restricts the number covered to six. Some policies will include grandchildren too.

Generally the age limit for children to be covered by an adult's policy is 20, although ZURICH has an age limit of 15. If you've got older children, MBF will cover them up to age 25 if they're students, and NRMA up to any age if they're dependent on you.

If you're travelling as a lone parent and so are buying a single policy rather than a family one, check the policy includes children. Of the policies we looked at, the following cover children with a single person's policy:

■ Single policies which will cover children:

AFTA
AIG PASSPORT TRAVEL
ANSETT
AUSSIETRAVELCOVER
CHI
COVER-MORE (two children)
DINERS CLUB (cardholders only)
FAI
HBF World Wide Travel (two children)
INSUTRAVEL
MBF (one child, members only)
MMI
QANTAS
RACV (members only)
READY PLAN
SARI (one child under 12)
SMART COVER
TOURSAFE
WORLDCARE
ZURICH (two children)

FOR A DRIVING HOLIDAY

If you're renting a car while you're abroad, look for a policy which will cover the collision damage excess for a hire car. (You'll still need to take out insurance when hiring.)

■ Policies which would cover a \$500 hire car damage excess:

- AFTA
- CHI (Plan A — \$5000)
- COVER-MORE
- DINERS CLUB (\$5000 Worldwide, \$1000 Pacific Basin, cardholders only)
- HBF World Wide Travel (\$1000 for Gold cover)
- QANTAS (\$1500 Super, \$1000 Intermediate)
- RACV
- READY PLAN
- SARI Business (\$1000)
- SMART COVER (not Under 50 Adventure)
- TOURSAFE (\$500 to \$750)

You should also look at whether your belongings will be covered if they're in the car — some companies exclude things left in the car overnight, or unless they're locked in the boot. The following list is of policies which require no more than that the car is locked.

■ Policies covering things in your car:

- AFTA
- AIG PASSPORT TRAVEL
- AUSTRALIAN ALLIANCE

DINERS CLUB (cardholders only)
INSUTRAVEL
LLOYD'S
NRMA
ZURICH



EXTENDING COVER WHILE YOU'RE OVERSEAS

You may need to extend your cover while you're overseas. Some policies won't let you extend at all, while others may deny cover extension to people with pre-existing conditions, only allow one extension or extend only in an emergency. Here we list those that will extend cover, sometimes with a time restriction.

■ Policies which let you extend cover while overseas:

- AFTA (up to original term only — maximum 12 months)
- AIG PASSPORT TRAVEL (up to 12 months)
- ANSETT (through travel agent)
- AUSIETRAVELCOVER (up to 18 months)
- AUSTRALIAN ALLIANCE
- CHI (through original seller)
- DINERS CLUB (up to 12 months, cardholders only)
- FAI (extension up to a total of three months only)
- HBF
- LLOYD'S



MBF (through MBF office, members only)

NRMA (generally up to 12 months)

QANTAS (through Qantas office in Australia)

RACV

READY PLAN (through travel agent)

SMART COVER Under 50 Adventure

TOURSAFE

WORLD CARE

ZURICH

HIGH-VALUE ITEMS

If you've got high-value items you want insured, you should check both the overall limit for claims and the item limits. Often the latter are low, so the maximum you could claim for a camera, say, might be as little as \$300. If you're travelling with particularly valuable items you may be able to extend your home contents insurance to cover them while you're away. Otherwise check the policy limits carefully.

■ Policies with \$1000 item limit or more as standard:

- AIG PASSPORT TRAVEL
- CHI (Plan A)
- DINERS CLUB (cardholders only)
- FAI
- INSUTRAVEL
- RACV
- SMART COVER (Plans A and B)
- ZURICH



SLEEP WITH YOUR EYES OPEN

Having travel insurance may give you peace of mind, but it doesn't mean you can switch off.

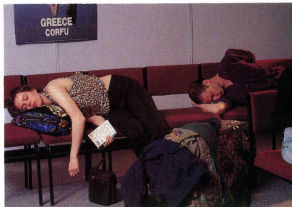
One couple arrived in Jakarta at 11 pm, after travelling for over 48 hours without a break. Their next flight was due to leave at 7.15 am the following day. Exhausted, they decided to spend the night at the airport, and sat down on a bench with their luggage between them. When they woke at 5 am they found their overnight bag had been stolen. They reported it to the airport police and made a claim on their travel insurance policy.

The company denied the claim on the basis of an exclusion clause in the policy which stated it wouldn't be liable for "loss of luggage left unattended by you or your travelling companion in a public place" and that no claims would be paid which arose from "not taking all reasonable efforts to safeguard your property".

Because the couple were sleeping the company argued they were not attending their luggage and, given there was a

storage facility at the airport, had not made reasonable efforts to safeguard their property.

■ **CHOICE advice:** It's a condition of all travel insurance that you take reasonable care of your belongings. We think this was a rather hard-line decision, but it's policy wording like this that allows a claim to be rejected, that you need to watch out for.



POLICIES WHICH WOULD COVER A \$3000 NOTEBOOK COMPUTER

AFTA (Super)
AUSIETRAVELCOVER (Super Plus/Super)
CHI (Plans A and B)
FAI
HBF World Wide Travel (Gold)
NRMA
QANTAS (Super)
RACV
READY PLAN (Plans A and A+)
SARI
SMART COVER
TOURSAFE (Premier plus/Premier)
ZURICH



WORKING WHILE YOU'RE AWAY

Some policies won't cover you at all if you work overseas. Some will only cover casual employment abroad, others only if you're working overseas for your normal Australian employer.

■ Policies which will cover you working abroad:

AIG PASSPORT TRAVEL
AUSIETRAVELCOVER
COVER-MORE

DINERS CLUB (cardholders only)
HBF World Wide Travel
INSUTRAVEL
LLOYD'S (casual work only)
MBF (normal employer only, members only)
RACV
READY PLAN
SARI (normal employer only)
SMART COVER
TOURSAFE
WORLD CARE
ZURICH (normal employer only)

EXCESSES

Most policies have an excess if you make a claim — usually the first \$50, but up to \$150. However, if you claim for a series of doctors' visits dealing with the same condition, you'll pay the excess on the first visit only. Many policies allow you to remove the excess by paying an additional premium.

Below we list the policies with no excess, and those where you can pay more and avoid it.

■ Policies without an excess:

AUSTRALIAN ALLIANCE
COVER-MORE (for policies up to 31 days)

HBF (for policies up to 31 days)

■ Policies with an excess which can be deleted — and the cost:

AUSIETRAVELCOVER — \$15.
HBF (for policies over 31 days) — \$15.
QANTAS — \$10.
READY PLAN — \$10.
TOURSAFE — \$15.
WORLD CARE — \$12.



PROBLEMS WITH YOUR CLAIM?

Insurance companies should now be complying with the General Insurance Code of Practice. We've criticised this in the past because it doesn't go far enough, but it does require insurers to provide information about dispute resolution procedures.

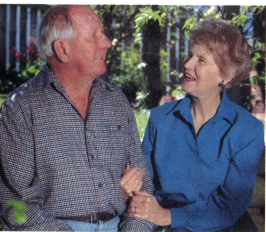
This should now be a two-level process. In the first instance the company should have an internal system for resolving disputes. If this fails the claim can be referred to the Claims Review Panel. (Contact Insurance Complaints on 1300 363 683.) This is a free service for policyholders — paid for by the insurance industry. If you're unhappy with the outcome you're still free to take the matter to court, though the insurance company must accept the Panel's findings if the amount involved is under \$105,000.

Most policies urge you to read them before you go on holiday, and under the Code of Practice they should be designed and presented "to assist comprehension by consumers". Sadly, we think many don't measure up — using complex language, small type and poor design. As we went to press some companies were in the process of, or planning to, reprint their documentation.

PRE-EXISTING CONFUSION

Mannie and his wife booked their trip of a lifetime to celebrate retirement — a three-month tour of Britain and Europe. They bought travel insurance at the time through their travel agent.

Before they left, Mannie had a health check and was found



to have a circulation problem requiring corrective surgery. They informed the surgeon that they were planning to travel in five months' time and were assured that he would recover well within that period.

They had seen the clause in the

insurance document requiring disclosure of a pre-existing medical condition but were assured by the doctor that no condition remained following the surgery. When Mannie went for his post-op check he was assured again. So they concluded that no condition remained because it was not ongoing.

Four days into their journey, Mannie sought medical advice as all was not well. He was admitted to hospital, where an operation was performed to correct a breakdown resulting from the previous surgery. They cancelled the rest of their trip, returned home, and made a claim.

However, the claim was denied on the grounds that the condition was pre-existing. They were advised that they would not win a challenge to the company but might win against the doctor for negligence!

■ **CHOICE advice:** Pre-existing conditions are a difficult area. Most travel insurers will give you cover if you get a certificate or letter from your doctor saying it's safe for you to travel, although you might have to pay more. Generally speaking, it's safer to tell the company of a possible pre-existing condition than to leave it open to doubt.



Letters

CUTTING PHONE BILLS

I wish to compliment you on the excellent information and advice you provided consumers with in your CHOICE September 1996 article, *Cutting your phone bill*. You are right — comparing the two big players, Telstra and Optus, is indeed a confusing and complicated task. But CHOICE did the best job I've seen yet, and it has opened my eyes enormously.

After reading your article, I studied my latest telephone bills and placed stickers on my telephone handsets telling me when to use the carrier override code to minimise my STD charges.

I also checked up on the progress of my Tetra Flexi-Plans and, on your recommendation, added a Local Call Saver. At first, the operator thought the 15% plan was not for me, but on checking her scale she found that I (well, CHOICE really) was right. The operator seemed impressed with my knowledge and rewarded me further by backdating the plan to the beginning of my last bill, saving me even more. Ask and thou shalt receive! Thanks, CHOICE.

Anne Pike
via e-mail

CAR THIEVES

I read the article *Keeping car thieves grounded* in the June edition of CHOICE with great interest. I recently had an alarm-immobiliser fitted to my new car.

I found the article most informative, although I feel a recent advancement in remote alarm technology was omitted.

Most remote control units transmit the same unique code each time the alarm is activated and deactivated. Therefore a prospective thief hidden from sight, say in bushes near the vehicle, can use a code-grabbing device to scan the unique code as the owner activates the alarm. The thief returns a short time later and uses the copied code to deactivate the alarm. In this case, the alarm has actually assisted the thief by opening the central locking. Now only the ignition remains between the thief and the vehicle being stolen.

It should therefore be recommended that consumers only purchase a remote alarm-immobiliser with rolling code technology. This system randomly changes

the transmitted code each time the alarm is activated. Obviously this feature defeats the code-grabbing devices used by prospective thieves, making the alarm more effective and the vehicle more secure.

Stephen Burton
Faulconbridge,
NSW

This is sound advice. Rolling code technology will certainly deter a thief with a code-grabbing device. This technology was very new when our June article was being researched.

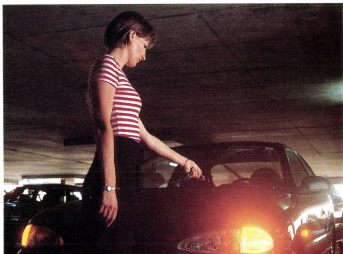
PARTS AND SERVICE DATABASE

At Simpson, we were delighted to read that Mr Godham had been able to get an assembly diagram for his 25-year-old Simpson A38 washer (CHOICE, July 1996). Out of interest we did a full check of parts available and were able to locate six key functional parts.

Email has just put together a database of 38,000 pages of parts and service details for Simpson, Kelvinator, Westinghouse, Frigidaire, Malleys and Wilkins Servis products extending back 40 years. Product information and copies of data are available via our 1902 262 500 technical information line at modest cost.

Norm Farrell
General Manager, Service and Spares,
Email
Riverwood, NSW

Using Email's technical information line will cost you \$1.50 per minute. Email says it tries to limit costs to about \$5 — after three minutes the operator will ask you whether you would like to continue the call. Make sure you have the model name and number ready before you call. You can get information sent out to you (such as instruction manuals). However, wiring diagrams will only be distributed



A remote-operated alarm-immobiliser is good car security; if you're installing it new, look for a system with rolling code technology (see Car thieves, left).

to registered electricians and will cost extra.

ANOTHER EVERLASTING WASHING MACHINE

I refer to the letter on the long life of a washing machine in the July issue of CHOICE. We purchased a Bendix Model IA1 (front loader) on May 11, 1961. It was used constantly by us and our family until June 1995 without any problems.

As we could not obtain the rubber seal spare parts, we purchased another Bendix and gave the old one to Gosford District Hospital Laundry. They had it repaired and the machine is still working in the laundry, doing 10 loads a day, five days a week.

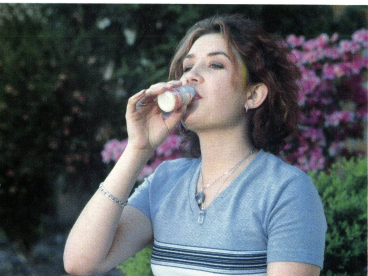
That makes almost 34 years this machine has been working.

Dawn and Alex Williams
Woy Woy, NSW

We welcome your letters and find them very valuable in our research, but unfortunately don't have the resources to answer all of them personally. We may cut parts of longer letters to make them fit our page format. Please include a daytime phone number so we can contact you to discuss the issue you've raised if necessary. Write to: CHOICE, 57 Carrington Road, Marrickville 2204.

A gut full of bacteria

Our gut is a war zone between trillions of 'good' and 'bad' bacteria. Is there anything you can do to keep the balance in favour of the 'goodies'? And is Yakult all it's cracked up to be?



Despite its claims, there's no proof that drinking a 65 mL bottle of Yakult every day will have any health benefit if you're already healthy.

KEEPING INTESTINAL BACTERIA in balance plays an important role in our general health and well-being: it aids digestion, stimulates the immune system and inhibits the growth of food-poisoning or disease-causing bacteria.

Healthy people have a good balance of intestinal micro-organisms, but several things can tip the scales in the direction of 'bad' bacteria and put the whole system out of whack, contributing to diarrhoea, constipation, flatulence, infection (such as thrush, a yeast infection), or occasionally more serious illnesses.

Intestinal bacteria can be put out of balance by antibiotics, the contraceptive pill, poor diet, stress, aging, radiation therapy, digestive or immune disorders, cancer, anaemia, kidney and liver diseases and small-intestine or stomach surgery.

CAN YOU FIX IT?

Probiotics — preparations of live bacteria that are said to have a beneficial effect on health — can bring the system back into balance (or keep it that way in the first place). That's the theory, anyway, but it's never been proven, mainly

because of the difficulty of directly studying people's intestinal bacteria. However, evidence is accumulating that probiotic bacteria may be beneficial.

One of their more commonly attributed health effects is the prevention and treatment of constipation and diarrhoea, particularly after the use of antibiotics — some studies have shown beneficial effects while others can't find any.

Claims that probiotics can reduce cholesterol and the risk of colon cancer, and stimulate the immune system, are recent additions to the list. These claims are far from proven.

BUYING THE BACTERIA

Probiotic supplements have been available for some time in the form of capsules, tablets and powders. While a recent study found most of these preparations do originally contain the amount of live bacteria they claim, poor storage — even just at room temperature — can kill off almost all the bacteria.

The dairy industry has come up with a more palatable way for many people to get these probiotic bacteria, by incorporating them into yoghurts. The latest trend is probiotic drinking yoghurt and probiotic fermented drinks such as YAKULT (see right).

In future we'll probably start to see probiotics used in infant formulae, baby foods, fruit juice products and cereals.

The most commonly used probiotic bacteria are *Lactobacillus acidophilus* and *Bifidobacterium bifidum*, with *Lactobacillus casei* also becoming popular.

ARE THEY SAFE?

Traditional strains of probiotics (such as the types used in yoghurt and other fermented milk products) have a long history of safe use.

However, the search is on for newer, more specific strains with the aim of using them in foods that would claim a specific health benefit. This makes probiotics part of the new generation of so-called 'functional foods' — see *Food, drug or in-between?*, right, for more on these.

We can't just assume these novel bacteria (including strains from animals and genetically engineered versions, for example) share the historical safety of traditional strains. It should be mandatory that any new bacteria be carefully tested for safety before they're incorporated into foods. And, of course, they should be tested to make sure they actually do for the body what they're claimed to do.

SHOULD YOU BUY THEM?

While the effectiveness of traditional strains of probiotics isn't proven, there seems to be no harm in choosing yoghurt and other dairy products that contain them: they may help to maintain a healthy digestive system.

If you're looking for a probiotic yoghurt:

- Choose yoghurts which have both *L. acidophilus* and *B. bifidum* on the label — sometimes written as AB. Some scientists believe they complement each other beneficially in food and help each other to survive the 'dangers' of the gut on the way down.

- Buy probiotic yoghurt that's as fresh as possible — it will have more live bacteria. Most commercial yoghurt has a shelf-life of 30 days or more, so look for a use-by date at least two weeks away.

- If you opt for a probiotic supplement instead of yoghurt, make sure it's kept refrigerated in the shop (you can find them at pharmacies and health food shops) and keep it in the fridge at home.

YAKULT — A DYING CULTURE?

People have been drinking **YAKULT** in Japan for over 60 years, and now it's hit Australia in a big way. According to its manufacturer, "Every body. Every day" should drink it to help maintain the balance of bacteria in the intestines.

Is it all it's cracked up to be? And do the bacteria survive the rigours of time?

WHAT IS YAKULT?

It's a fermented drink. The manufacturer calls it a fermented *milk* drink, but nutritionally it isn't much like milk. It does have skim milk powder in it, but sugar tops the ingredient list. It's also much lower in calcium than milk.

YAKULT's real claim to fame is the bacteria it's fermented with — the *Shirota* strain of *L. casei*. *L. casei* is used as a probiotic bacterium in a number of products, but this particular strain is patented and claimed to be highly acid-resistant, which is supposed to enable it to survive the trip through the stomach to arrive alive in the intestines.

The manufacturer has conducted numerous studies and concluded that **YAKULT** bacteria have a positive effect on maintaining healthy gut bacteria, on constipation, diarrhoea, the immune system and cancer.

Many of these studies have been done in test tubes or using mice. When they've used humans, they've mainly been patients with specific conditions, rather than healthy people, and the amount of bacteria given was usually much higher than is typically found in one bottle of **YAKULT**, especially if it's nearing its use-by date (see *Dead or alive?*, below).

So while the **YAKULT** strain of bacteria may be helpful for people with particular conditions, the relevance of these studies for healthy consumers is unclear. There's certainly no proof that drinking a 65 mL bottle of **YAKULT** each day (which would cost you around \$250 a year) will have any health benefit if you're already healthy.

DEAD OR ALIVE?

You might want to give **YAKULT** the benefit of the doubt regarding potential health benefits and try it anyway, but you still want to know what you're buying. How many bacteria are in a bottle, and are they enough to be effective?

We tested a number of bottles of **YAKULT** to find out. Our

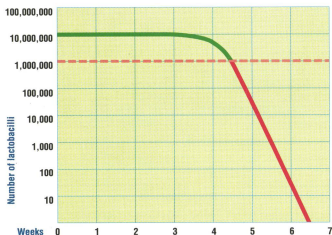


Table 1. How long Yakult contains enough probiotic bacteria.

microbiologist counted the number of living bacteria at intervals until the end of their shelf-life. (**YAKULT** has a shelf-life of 45 days, or 6.5 weeks.)

Scientists think a million probiotic bacteria per gram (of yoghurt or of **Yakult**, for example) is the amount needed to have the desired effect.

The graph below shows what happens to the bacteria in **YAKULT** over time. In essence, for about four weeks of its life, **YAKULT** has at least one million live bacteria per gram. However, the number of bacteria rapidly drops off after this, and at the end of the shelf life there are little or no bacteria left.

The manufacturer of **YAKULT** in Australia has already reduced the shelf-life from its original 60 days to 45. Our results show it needs to be reduced further — to around three weeks, to be on the safe side.

So if you do decide to give **YAKULT** a try, make sure you drink it while it's fresh. But if you're looking for some nutritional value at the same time, you're probably better off choosing a probiotic yoghurt — it's got much more calcium and much less sugar.

Food, drug or in-between?

The line between food and drugs is starting to blur, and the food industry would have us believe that engineered-for-health foods are the future. These so-called 'functional foods' are regarded by some as the future in preventive medicine: for example, soups or drinks giving prescribed doses of anti-oxidant vitamins.

There's no international consensus on the definition of a functional food, but one is that it is: "Any modified food or food ingredient that may provide a health benefit beyond the traditional nutrients it contains".

Definition seems a small problem beside the regulatory nightmare functional foods conjure up. In Australia, food manufacturers are not allowed to put health or therapeutic claims on their products. This is just as well, because there's no proof that any one food on its own can reduce the incidence of a disease.

However, the food industry is pushing for the ban to be lifted to pave the way for the marketing of these new foods. **CHOICE** wants to see the ban retained.

There is no evidence to show that putting health claims on foods will help consumers choose a better diet, and as a marketing device they may do more harm than good. Such claims are more likely to undermine the concept of a balanced diet than to contribute to improved public health.

YAKULT is already on the supermarket shelves in the guise of a regular food, but **CHOICE** thinks it sells itself as something more. Its information leaflet tells you that by "enjoying delicious Yakult every day", "preferably during or after a meal", it "helps to maintain the normal [intestinal bacteria] balance". This sounds suspiciously as if it's being 'prescribed' in its 65 mL 'dose' in much the same way as a drug.

Given such marketing, and the cost of drinking the product daily, we think it should be assessed both for safety and whether it lives up to its claims for healthy people.

In fact, **CHOICE** thinks there should be a very stringent approval process for any foods that claim to deliver benefits beyond the traditional nutrients they contain. They should be tested for safety and efficacy in much the same way as drugs are.

Trolley suitcases are designed to make travelling more convenient, but of the 14 we tested, only one was both durable and easy to use.



Our Qantas trialists on the road ...

Hot-rod suitcases

ANYONE WHO HAS EVER HAD to carry a suitcase around will know how back-breaking it can be. Even traditional suitcases with wheels are awkward — you need to bend over to reach the handle, and the case often tips over as you round a corner.

Trolley suitcases are designed to prevent all that. They're essentially a suitcase with its own built-in trolley (great at airports — no more frantic searching for airport trolleys!). They stand vertically, have wheels on their base and an extendable handle that can be retracted to protect it when the case is being subjected to the rigours of baggage handling or stowed with other luggage.

Because trolley cases stand vertically, you don't have to bend as far to reach the handle, and they're designed to be more manoeuvrable and easier to control. Admittedly they're often heavier than conventional suitcases, mainly due to their built-in trolley frame, but this is more of an inconvenience when trying to meet airline maximum weight requirements than it is for manoeuvrability.

DON'T BUY TOO BIG

We were surprised how big some of the trolley suitcases are — four of the 14 we tested could easily weigh 32 kg when filled, which is the maximum baggage handlers in Australian airports will carry.

So if two people wanted to share a case they could use one of these — except that when they're fully loaded they're very difficult to lift and awkward to wheel.

While we've made recommendations about what to buy if you do want a case of this size, we think two people would be better off with two suitcases (and since in most cases each person is only allowed 20 kg as airline luggage, they'd be allowed 8 kg more between them than with a single large case weighing 32 kg).

So of the 14 trolley suitcases we tested, 10 were what we've called one-person cases (around 68 cm in the manufacturers' jargon), while the other four were bigger (around 78 cm) and we've defined them as two-person cases.

WHAT'S IMPORTANT?

It's important any suitcase can stand up to the rough handling it gets at most airports, so a major part of our testing was for durability — see *Standing up to abuse*, below.

However, the point of buying a trolley suitcase is the increased manoeuvrability it offers, so we also wanted to see how easy they were to use in action. On the track, right, explains how we assessed this.

STANDING UP TO ABUSE

Our durability tests were severe, designed to replicate the kind of wear and tear you could expect if you travel a lot. The results indicate whether a frequent traveller should consider buying each case.

To reflect a realistic travelling load, we filled the one-person suitcases with 15 kg of clothing and shoes (to bring their total weight up to close to 20 kg), and the two-person cases with 24 kg of luggage (bringing their total weight to about 32 kg).

We built a 'rolling road' rig in the CHOICE lab that simulates their being wheeled along a bumpy surface. We also put them through 'lift and drop' tests, to mimic being thrown around by baggage handlers (see the table notes on page 30 for more information on the tests). Combined, these tests revealed the durability of the extendable handle and frame, the wheels and bearings, the stitching and the case frame.

To see how well the suitcases' fabrics coped with landing on or being hit by a sharp object (for example, a thief with a knife), we conducted tests to see if the cases would puncture or tear.

All the suitcases were also tested to see how they coped with heat and humidity and whether they suffered from corrosion — all came through well. None transferred colour onto luggage inside the bag when wet, but they all let in some water, mainly through the zip.

ON THE TRACK

To determine which suitcases are easiest to pull around, we asked professional travellers — five Qantas flight attendants — to assess the fully packed cases on a course that included asphalt, carpet



Your worst nightmare at the airport — and it didn't take much of our durability testing to do this to the Tosca Prestige.

and concrete, stairs, corners, doors and a lift.

The trialists considered such aspects as how comfortable the extendable handle was to hold and whether it was too long or short (if it's too short the case is likely to bump into your heels or legs while you're pulling it). They preferred handles that lock into position when extended, so they don't collapse when you're pushing the bag (to turn it around, for example, or to lower it down stairs).

The assessors also considered how stable the suitcases were, whether they tended to tip, wobble or bounce, and how well the wheels performed on the different surfaces.

We'd like to thank our five trialists, who were pretty tired at the end of two days, particularly after hauling around the large 32 kg suitcases!

THE RESULTS

We were disappointed to find that none of the one-person cases stood out as being both durable and very easy to use. The three top suitcases scored very well for one or the other, but not both.

If your main criterion for a one-person trolley

case is that it's easy to pull around, look at the COURIER CT 999-3 Deluxe Trolley Case, or the SAMSONITE Ultralite SA4000. These also did reasonably well for durability, though they weren't the top scorers (the SAMSONITE rated particularly poorly in the puncture and tear tests).

Durability may not be such an issue if you don't travel frequently or do most of your travelling by car, or if you have a health condition such as a back problem, where ease of use is essential.

If you want a one-person suitcase that is hardy — perhaps if you often travel overseas — the MONSAC Classic 8821 TRCI 68 cm is the way to go. This case received a reasonable score for manoeuvrability, and if you're relatively fit and healthy you may be less concerned about this factor anyway.

Of the two-person suitcases, the PAKLITE Patrol 325 scored well for both durability and ease of use. But remember not to fill it to more than 32 kg in total if you're planning to use it in Australian airports — and if you can lift that into the boot of your car, you're doing well.

WHAT TO BUY

One-person suitcase that's durable
MONSAC Classic 8821 TRCI 68 cm \$180

One-person suitcases that are easy to use
COURIER CT 999-3 Deluxe Trolley Case \$285
SAMSONITE Ultralite SA4000 \$240

Two-person suitcase that's both durable and easy to use
PAKLITE Patrol 325 \$260



The larger trolley suitcases in this test are really huge — unless you're tall and strong don't even consider buying one.



Getting the larger suitcases up stairs when they're fully packed takes some effort.

Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 1996. Anything lower is a bargain.

One-person trolley cases

The three suitcases below performed very well in either the durability tests or the trial of manoeuvrability and use, but not both. Our durability tests were particularly tough and unless you're a very frequent traveller the **SAMSONITE** and **COURIER** would probably stand up well enough to occasional abuse.



For durability:

MONSAC CLASSIC 8821TRCI 68 cm

Target price: \$180

Good points

- Most durable one-person suitcase — wheels, fabric and frame all withstood stringent testing.
- Extendable handle is protected by tubes inside the suitcase.
- Trialists found the suitcase fairly easy to pull around.
- Has plastic guards to protect the external fabric from wear when going over steps and kerbs.
- Has a piggy-back strap to carry an additional small bag.
- The interior is lined.
- Has an adjustable clothes strap.

Bad points

- Extendable handle doesn't lock into place when lifted or retracted.



For ease of use:

COURIER CT 999-3 DELUXE

Target price: \$285

Good points

- Easy to manoeuvre.
- Stable when standing upright on its wheeled base.
- Extendable handle can be locked into place when retracted to protect it from damage, and is also protected by a plastic casing around the tubes.
- Handle also locks into place when extended, to stop it from collapsing if the case is being pushed.
- Has plastic guards to protect the external fabric from wear when going over steps and kerbs.
- The fabric has a backing to help make it more resistant to punctures and tears.
- Has a piggy-back strap to carry an additional small bag.
- The interior is lined.
- Has an adjustable clothes strap.

Bad points

- One rubber tyre shredded and its wheel broke during a particularly stringent test.
- The cardboard used to back the carry handles was permanently deformed during our tests.
- The extendable handle's self-locking mechanism sometimes failed after our durability tests, causing the handle to retract of its own accord.



For ease of use:

SAMSONITE ULTRALITE SA4000

Target price: \$240

Good points

- Easy to manoeuvre.
- Suffered little damage when put through stringent 'rolling road' and 'lift and drop' tests (see *Standing up to abuse*, page 26).
- Extendable handle protected by tubes inside the suitcase.
- Has plastic guards to protect the external fabric from wear when going over steps and kerbs.
- Has a piggy-back strap to carry an additional small bag.
- The interior is lined.
- Has an adjustable clothes strap.

Bad points

- The fabric punctured and tore in our tests.
- The handle was stiff to extend and retract.
- Not very stable when standing upright on its wheeled base.

Two-person trolley cases

PAKLITE Patrol 325

Target price: \$260

Good points

- Scored well for durability — the wheels, fabric and frame all withstood stringent testing.
- Trialists found this suitcase the easiest two-person case to manoeuvre.
- Trialists found the handle comfortable.
- Extendable handle is secured by a Velcro strap to prevent it being accidentally extended during handling, and is protected by tubes inside the suitcase.
- The fabric has a backing to help make it more resistant to punctures and tears.
- Has plastic guards to protect the external fabric from wear when going over steps and kerbs.
- Has a piggy-back strap to carry an additional small bag.
- The interior is lined.
- Has an adjustable clothes strap.

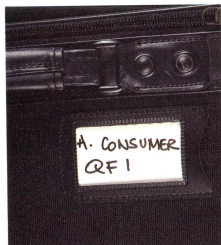
Bad points

- The heaviest bag in the test — 8 kg when empty.



What to look for

- To provide the extendable handle with more protection when it's not being used, look for a suitcase whose handle self-locks when retracted, is secured by a strap, or has a zipped cover.
- Trolley suitcases with the trolley tubes built into the inside of the case are less likely to suffer damage than if they're on the outside.
- Handles that lock into place when extended are convenient — it prevents the handle collapsing when you push the bag (to turn it around or lower it down stairs).
- Trolley cases with a piggy-back strap hanging over the front of the case are handy for carrying additional small bags such as hand luggage.
- Suitcases with internal and external pockets are handy, but look for external pockets with two zips so they can be locked together.
- The main external zip should also be lockable. Many of the suitcases in the test came with small locks, but you would generally be better off buying a sturdy padlock from your local hardware shop.
- Suitcases with an internal lining may provide more protection for luggage inside the case should the outer fabric suffer any damage.
- Guards on the corners of the suitcase provide protection from wear and tear on steps and kerbs.
- Clothes straps that are adjustable are convenient.
- Because trolley cases sit upright, some come with extra features such as suit bags or coat hangers.
- Feet on the case's long side will protect it from wear if you want to use the normal carry handle to put the case down.
- Carrying handles on both a long and short side of the case (usually a feature on trolley cases) make it easier to lift onto a train luggage rack or into your car boot.



While nametags on the handle of your suitcase are handy, thieves have been known to note the addresses of people on holiday and then rob their homes. We suggest you keep your full details inside the case, and just your name and destination on the outside.



Extendable handles that can be 'locked' down or secured by a Velcro strap are less likely to suffer damage.

Trolley suitcases

1

	Brand / model	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Weight (kg)	Internal volume (to nearest 5 L)	External dimensions LxWxD (cm)	Number of pockets	Clothes st
	ONE-PERSON CASES									
	MONSAC Classic 8821TRCI 68 cm	Myer GB	China	180	2	6.2	80	70 x 51 x 31	Three external, one internal	Adjustable
equal	COURIER CT 999-3 Deluxe Trolley Case	Courier	Korea	285	3	6.3	100	72 x 49 x 32	Two external, two internal	Adjustable
	SAMSONITE Ultralite SA4000 (A)	Airport	China	240	2	5.4	85	70 x 51 x 29	Two external, one internal	Adjustable
equal	ANTLER Free Wheeler 0620471	Antler	UK	255	3	6.1	95	72 x 52 x 30	Three external, two internal	Adjustable
	PAKLITE Million Miller 859	Paklite	China	275	3	7.0	85	71 x 51 x 30	Three external, one internal	Adjustable
	SAMSONITE Silhouette SA1018 (A)	Airport	China	290	2	6.8	85	71 x 51 x 30	Four external, one internal	Adjustable
	TARGET Large Ezi Traveller TA53	Target	China	100	(C)	4.7	90	71 x 47 x 26	One external, two internal	Elastic
	LANZA 15904 (B)	Strandbags	China	100	3	4.8	90	72 x 47 x 32	Two external, one internal	Elastic
	NOT RECOMMENDED — ONE-PERSON CASES									
	ELITE Tapestry 4228	Elite	China	115	2	4.8	85	71 x 47 x 26	One external, one internal	Adjustable
	FIRST CLASS Concorde 8027	Elite	China	100	2	4.4	90	71 x 47 x 26	One external, one internal	Adjustable
	TWO-PERSON CASES									
	PAKLITE Patrol 325	Paklite	China	260	3	8.0	125	79 x 56 x 36	Two external, one internal	Adjustable
	MONSAC Classic 8821TRCI 78 cm	Myer GB	China	220	2	7.1	115	80 x 55 x 35	Three external, one internal	Adjustable
	MONSAC Vertical Excursion MV830	Myer GB	China	220	2	6.9	125	78 x 58 x 29	No external, two internal	Elastic
	NOT RECOMMENDED — TWO-PERSON CASES									
	TOSCA Prestige T5430	Tosca	China	180	1	7.1	110	78 x 56 x 32	Three external, one internal	Elastic

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in August 1996.

** Trolley tubes on the outside of the case are more prone to damage.

(A) Samsonite tells us these models are to be discontinued, but they may still be available in shops.

(B) The manufacturer tells us the Lanza 15904 will be available with a locking handle by the time of publication.

(C) Exchange or money-back guarantee if you keep the receipt.

1 INTERNAL VOLUME

Most of the cases are made of flexible material, so the internal volume shown is approximate — you could probably stuff more into them if you wanted to!

2 ROLLING ROAD AND LIFT/DROP TESTS

Each case spent one and half hours in total on the rolling-road rig, which simulates a bumpy path, and was dropped 150 times while fully loaded — 75 times onto the long base and 75 times onto the short one — to fully test the durability of the extendable handle, frame, wheels, bearings and stitching.

3 4 PUNCTURE AND TEAR TESTS

If a case is hit by or lands on a pointed object, or someone tries to slash the fabric, it needs to be tough to resist damage. We tested just how tough they were by dropping a 3 kg steel rod end-on onto the case to see if it punctured, and by swinging a tapered steel bar at it to see if it tore.

5 OVERALL DURABILITY SCORE

- Rolling road and lift/drop tests: 60%.
- Puncture test: 20%.
- Tear test: 20%.

6 USER TRIAL SCORE

Five Qantas flight attendants tested how manoeuvrable the suitcases were in different conditions and circumstances. See *On the track* on page 27 for more information. The attendants first rated how each bag performed over the course and then provided an overall user rating. These ratings were then converted to appropriate percentage scores.

7 OVERALL COMBINED SCORE

The user trial and durability tests were weighted equally as 50% each of the overall score, with the final score rounded to the nearest 5%. We can't recommend any case that scored less than 50% overall.



Our 'rolling road' rig simulates the trolley cases being pulled over bumpy surfaces for a considerable part of their lives.

		2	3	4	5	6	7		
Tubes	Piggy-back bag strap	Feet on long side	Rolling road and lift/drop tests (%)	Puncture test (%)	Tear test (%)	Overall durability score (%)	User trial score (%)	Overall combined score (%)	Brand / model
	✓	✓	80	80	80	80	65	75	MONSAC Classic 8821TRCI 68 cm
	✓		60	60	60	60	80	70	COURIER CT 999-3 Deluxe Trolley Case
	✓	✓	80	40	40	64	80	70	SAMSONITE Ultralite SA4000 (A)
	✓	✓	60	40	40	52	65	60	ANTLER Freewheeler 0620471
	✓	✓	60	80	80	68	55	60	PAKLITE Million Miller 859
	✓	✓	60	80	80	68	55	60	SAMSONITE Silhouette SA1018 (A)
	✓		60	40	60	56	55	55	TARGET Large Ezi Traveller TA53
	✓		40	80	80	56	40	50	LANZA 15904 (B)
	✓		60	40	40	52	40	45	ELITE Tapestry 4228
	✓		40	40	40	40	40	40	FIRST CLASS Concorde 8027
	✓	✓	80	60	80	76	80	80	PAKLITE Patrol 325
	✓	✓	80	80	80	80	55	70	MONSAC Classic 8821TRCI 78 cm
	✓	✓	60	60	60	60	65	65	MONSAC Vertical Excursion MV830
	✓		40	60	60	48	40	45	TOSCA Prestige T5430

In-cabin baggage

Small trolley cases are becoming increasingly popular all over the world as hand luggage. The same benefits of the larger cases we tested apply to the smaller ones — no more sore shoulders or backs carrying around bags.

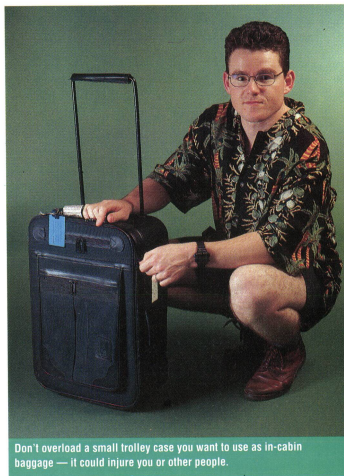
But because trolley cases are easy to pull around, air travellers are packing more into them than they would into conventional bags that they have to carry (such as small overnight bags). Many people on short air trips pack their entire luggage in them to avoid waiting for their bags to come out of the hold. Trolley bags can also weigh more than similar-sized normal bags because of their wheels and frame.

This has led to some airlines talking of banning them as carry-on luggage — they're presenting dangers to both travellers and cabin crew. The overhead lockers aren't designed to take the excessive weight, and if one became dislodged during the flight and accidentally fell on someone when the locker was opened, it could cause a nasty injury.

There's also concern that people could injure their backs when lifting heavy trolley cases into the lockers. And if there was an emergency or evacuation, the heavier the luggage in overhead lockers, the more chance of it injuring people.

Small trolley cases generally come in three standard sizes, calculated by airlines as 105 cm, 115 cm, and 127 cm (they arrive at the numbers by adding the length, width and depth of the bag together). Currently Qantas allows the 105 cm case as cabin baggage on domestic flights and in economy class on international flights, and the 115 cm on business and first-class international flights.

So if you're thinking of buying a trolley case for in-cabin luggage, buy a size that's permitted and don't overload it.



Don't overload a small trolley case you want to use as in-cabin baggage — it could injure you or other people.

Buzz off!

Do mozzie killers — coils and vaporisers — work? And are the chemicals they use safe? Lots of CHOICE subscribers wanted to know, so we decided to find out.

IN SHORT, MOSQUITO COILS and electric plug-in vaporisers work well, but 'alternative'-type products — citronella candles or incense sticks — are a dismal failure. *How do vaporisers and coils work?*, right, has the details.

WHY BITES ARE A HEALTH HAZARD

Mosquito bites are annoying and irritating and their effects — slight pain, swelling and itching — can be felt for days. But the mosquito's ability to transmit diseases (because of the blood-sucking habits of the female) has far more serious consequences. Across the world they've claimed, and continue to claim, millions of lives.

In Australia, there are more than 220 mosquito species. They've been responsible, mostly in our northern tropical regions, for the transmission of malaria, dengue fever and filariasis (worm

disease), and in more recent years for the transmission of Murray Valley encephalitis and the Ross River virus.

If the greenhouse effect causes a rise in temperature of 2°C in the next 100 years, as predicted, these diseases are likely to occur more frequently and spread further south and to urban areas of Australia.

Killing mozzies inside your home won't have much impact on the mosquito population overall — that means dealing with breeding sites, which requires public awareness as well as commitment, effort and money.

But your own mosquito control efforts in and around your home will at least help protect you and your family from irritating — and possibly dangerous — mosquito bites. On page 34 (*Protect yourself from the bite*) we've listed some hints on how to deal with mosquitoes around your home this summer.

WHAT WE TESTED

Our test concentrated on the types of slow-release repellent or insecticide you'd use in your bedroom overnight, or outside on the patio or verandah. They included:

- Two brands of electric vaporiser, used with insecticide mats or liquid.
- A selection of mosquito coils. We only tested the widely avail-

able major brands, but most of the other brands we found contained the same active ingredient in the same concentration.

■ A few other products claimed to repel insects: a wax and a liquid candle as examples of mosquito control products based on citronella oil, and insect-repellent fragrance sticks.

WHAT TO BUY

Suitable for use indoors overnight:

MORTEIN Fly and Mozzie Zapper (with insecticide mats)	\$8.25
MORTEIN Fly and Mozzie Zapper (with 300 Hour insecticide liquid)*	\$8.25 / \$3.95
RAID 45 Night Mozzie Repeller (with liquid insecticide)	\$8.20

* This product is to be renamed the Mortein Fly and Mozzie Zapper Liquid Refill. The basic unit is only sold with insecticide mats; the liquid is an optional extra, purchased separately, and costs around \$3.95.

Suitable for use during the evening in well-ventilated areas or outdoors:

MORTEIN Mosquito Coils	\$1.00
BAYGON Fragranced Mozzie Coils	\$1.40
RAID 10 Mosquito Repellent Coils	\$0.95
HOVEX Mosquito Coils	\$0.95

Any mosquito coil with the same active ingredient as these (0.2% allethrin) will probably be as effective at knocking down mozzies.

And the insecticides in all the products in the *What to buy* list are also toxic to fish — so if you have a fish tank, either move it or use other methods.



Mosquitoes: their bites are not just annoying, but a health hazard too, particularly in northern Australia.

How vaporisers and coils work

In theory ...

All the products in our test contain at least one insecticide or a claimed repellent which, when heated, is slowly released. In principle they're intended to 'knock down' (immobilise), kill or repel mosquitoes.

The **RAID 45 Night Mozzie Repeller** works with a liquid insecticide, the **MORTEIN Fly & Mozzie Zapper** with insecticide mats or with a liquid insecticide. Both have to be plugged into a power point to heat the insecticide for slow release.

Mosquito coils are usually made from a bran-based material. Once lit, the coil burns and releases the active chemical. A similar principle applies to insect-repellent wax candles, liquid candles and fragrance sticks.

... and in practice

For the plug-in vaporisers, the slow-release principle worked very well. Both brands tested achieved excellent results, with knockdown scores in the test room of 98% (for the **RAID 45 Night Mozzie Repeller**), 99% (for the **MORTEIN Fly and Mozzie Zapper** used with insecticide liquid) and 100% (for the **MORTEIN Fly and Mozzie Zapper** used with insecticide mats).

The mats with the **MORTEIN Fly and Mozzie Zapper** contain two insecticides — allethrin and phenothrin — while the liquids contain allethrin or bioallethrin (for information on the safety of these insecticides see *Are they safe?* on page 35).

Our tests also showed that the insecticide vapours emitted from these mats can potentially provide protection from mosquitoes in more than one room — which means you should close doors if you *don't* want the insecticide to disperse into other areas, such as a baby's room.

Burning the midnight coil

The four mosquito coils we tested should also keep your environment mozzie-free — almost. All contained the same concentration of insecticide (0.2% allethrin) and all were very effective at knocking down mozzies.

Since many gardens and patios won't have easy access to electricity, these coils are a good choice for outdoors. And for use



Insecticide vaporisers (top) worked very well, knocking down 98% to 100% of the mozzies in our tests. Mosquito coils (above) are almost as effective as vaporisers, and expose you to lower levels of insecticide.

inside you'd probably be exposed to lower levels of insecticide than from the vaporiser mats — though make sure you keep the burning tip of the coil away from soft furnishings and out of the reach of children. It's probably best not to use a coil while you're asleep.

Like moths to a flame?

The **NO-MOZ Insect Repellent Candle**, **CITROMAX Insect Repellent Liquid Candles** and **AUSTRALIAN GEOGRAPHIC Natural Insect Repellent Fragrance Sticks** are also marketed as mosquito control products. The first two are based on citronella oil, claimed to be a natural insect repellent; the incense sticks contain 'essential oils noted for their insect-repellent properties'.

Some of these products may leave a pleasant fragrance in the room, but if it's mosquito control you're after, you're better off exploring other methods (see *Protect yourself from the bite*, overleaf). In our eight-hour tests, the above products proved totally ineffective and scored zero overall. In response to our results, some manufacturers said their product wasn't intended to repel mosquitoes from a room; rather, they claim you have to sit very close to the product to be protected from bites. We disagree: the room we tested in was very small and the product information doesn't say you have to sit close to them.

Larger wax and liquid candles based on citronella oil are often marketed for outdoor use. But as the smaller products didn't deter any mozzies in our tests inside, it's unlikely that the larger versions will work more effectively in the open air, where the claimed insect-repellent ingredients are more widely dispersed.



Citronella-based candles and other 'natural' ingredients claimed to repel mozzies may make your room smell pleasant but they didn't deter any mozzies in our tests.

Protect yourself from the bite

- Attach flyscreens to doors and windows — or keep them shut — to keep mosquitoes and other insects out of your home.
- Use mosquito nets over beds, especially for babies and small children.
- Use a fly-swatter or a spray for flying insects to kill the odd mosquito that makes it inside.
- If you can't attach flyscreens, an electric vaporiser (such as those we tested) will keep mosquitoes at bay when you're inside with the



If you have a garden pond it will probably encourage mosquitoes, so try to make it also an attractive environment for their predators, such as frogs and birds.

- window open.
- Mosquitoes need water to breed, so minimise moist areas around the house:
 - Fix leaking taps.
 - Unblock roof guttering.
 - Cover water tanks with mosquito netting.
 - Regularly empty any stagnant water in saucers under potted plants and change the water in your pet's bowl.

- If you have a pond, try to encourage natural predators such as dragonflies, toads, tadpoles, frogs, fish and birds, which eat mosquitoes and their larvae.
- Wear protective clothing outside after dusk or use a personal insect repellent — see our February 1995 issue for test results of creams, gels, sprays, lotions and roll-ons. Personal insect repellents with 'natural' plant oils aren't necessarily non-toxic, so exercise the same care as you would when using a product with a synthetically derived repellent.
- Mosquito coils will help when you're spending the evening outside.



When you're moving around outdoors you can protect exposed skin with a personal insect repellent. The best of the sprays in our February 1995 test were Aerogard and Aerogard Low-irritant.

How we tested

To stop a mozzie biting you, a product needs to stop it reaching you, either by repelling it or by rendering it immobile (knocking it down so it can't function for some time or killing it). Our test was aimed at finding out how well the products did either of these things. Those that worked in fact knocked down or killed the mosquitoes rather than repelling them, but to the person on the receiving end the outcome is the same: no bites.

As mozzies tend to be active at night, we set up a test room with red light diffusers to simulate a darkened room and set the products going in it. There was also an adjoining room lit by fluorescent lights and connected to the test room by a stable door, into which 100 mosquitoes were released.

If they'd stayed in the adjoining room, the product being tested would have been regarded as a good repellent. If — which was what happened with the recommended products — some of the mozzies moved into the test room, and most of the mosquitoes in both rooms were knocked down, the product was assessed as an effective insecticide.

After half an hour, one hour, two hours and four hours we counted the mosquitoes in both rooms. After four hours we collected the knocked-down mozzies from the floor and removed them. To test whether the effectiveness of the products declined

over time, after six hours we released another 100 mosquitoes and counted knocked-down ones again at regular intervals for another two hours.

We tested each product three times and averaged the results to give the knockdown scores in the table on the next page.

PHOTO COURTESY OF THE QUEENSLAND INSTITUTE OF MEDICAL RESEARCH



To bite you, mosquitoes have to reach you. Products work by either repelling or immobilising them before they have the chance.

Mozzie zappers

1

2

REFILLABLE ELECTRIC INSECTICIDE VAPORISERS

Brand / product (in rank order)	Manufacturer / distributor	Origin	Price* (\$)	Price* (\$) and size of refill	Cost per night (¢)	Active ingredient(s)	Knockdown score (over 8 hours) (%)
MORTEIN Fly & Mozzie Zapper — with insecticide mats	Reckitt & Colman	Australia	8.25 (C)	4.95 (15 mats)	33	175.5 g/kg allethrin 20:80 32.6 g/kg phenothrin 20:80	100
MORTEIN Fly & Mozzie Zapper — with 300 Hour liquid refill (A)	Reckitt & Colman	Italy	8.25 (C)	3.95 (25 mL bottle)	11	44 g/L allethrin 20:80	99
RAID 45 Night Mozzie Repeller	S C Johnson	Portugal (B)	8.20 (D)	\$6.25 (30 mL bottle)	14	40 g/L bioallethrin	98

OTHER MOSQUITO CONTROL PRODUCTS

Brand / product (in rank order)	Manufacturer / distributor	Origin	Price* (\$)	Size	Cost per night (¢)	Active ingredient(s)	Knockdown score (over 8 hours) (%)
MORTEIN Mosquito Coils	Reckitt & Colman	Malaysia	1.00	10 coils	10	2 g/kg allethrin 20:80	100
BAYGON Scented Mosquito Coils	Bayer	Thailand	1.40	12 coils	12	2 g/kg allethrin	98
RAID 10 Mosquito Repellent Coils	S C Johnson	Indonesia	0.95	10 coils	10	2 g/kg allethrin	94 (E)
HOVEE Mosquito Coils	Pascoe's	India	0.95	10 coils	10	2 g/kg allethrin, 0.5 g/kg citronella oil	92

NOT RECOMMENDED

NO-MOZ Insect Repellent Candle	Candle Distribution	Australia	2.99	Small bucket	na	Citronella oil	0
CITROMAX Insect Repellent Liquid Candles	Cecil E Mayo	US	3.95	85 mL	na	30 mL/L citronella oil	0
AUSTRALIAN GEOGRAPHIC Natural Insect Repellent Fragrance Sticks	Dynamo House	Australia	5.45	24 sticks	na	Not stated	0

* Prices are based on the price we found and the manufacturer's estimate of average selling price.

na Not applicable.

(A) This product is to be renamed Mortein Mozzie Zapper Liquid Refill.

(B) The liquid refill is made in Germany, the electric unit in Portugal.

(C) Includes the electric unit and 15 mats — to use the product with liquid insecticide, you have to buy the liquid refill for an extra \$3.95.

(D) Includes the electric unit and a 30 mL bottle of insecticide.

(E) This product showed 96-99% effectiveness for at least seven hours, but had burnt out after about 7½ hours and was therefore less effective in total over the whole eight hours.

1 Cost per night

This is how much it'll cost you for eight hours.

■ For the vaporisers, it's based on the price for the refill — it doesn't include the cost of the electric unit or electricity to run the product (add 3-4 cents per week for the **MORTEIN** Zapper and 2-3 cents per week for the **RAID** Repeller).

■ For the coils, it's the cost per coil, which lasts for a night, although for safety reasons it's best not to use them while sleeping.

■ We didn't calculate the cost for the other products as they were ineffective in our tests.

2 Knockdown score

The score in the table is the 'knockdown' rate of mosquitoes in the test room for each product over a total of eight hours, averaged over three runs — so if a product scored 98% it means on average 196 of the 200 mosquitoes we released each time were rendered incapable of biting you. See *How we tested*, left, for more information.

Are they safe?

The active ingredients in the electric vaporisers and mosquito coils in our test belong to a class of chemicals highly toxic to insects — **synthetic pyrethroids**. Allethrin, bioallethrin and phenothrin are contact poisons that rapidly knock insects down.

By insects we don't just mean mosquitoes — synthetic pyrethroids also kill other insects that you might not want to target, and they're toxic to fish. Phenothrin in particular is noted for its toxicity to bees, and bioallethrin is especially toxic to fish. So if you have a fish tank or bowl, remove it before you use a product with these chemicals (the table gives details of what's in each product).

Synthetic pyrethroids generally aren't considered to be very toxic to humans and other mammals. We absorb these chemicals too, but our bodies readily break down and eliminate them.

However, long-term exposure — say all through the wet season in tropical regions of Australia — should be treated with some caution. To reduce the risk of mosquito-borne diseases in such areas, don't rely on chemical mosquito control like vaporisers and coils alone (see *Protect yourself from the bite*, left).

Likewise, avoid exposing babies and young children to insecticide vapours for six to eight hours every night throughout summer. Their lower body weight makes them susceptible to lower doses of chemicals.

And remember to unplug the vapouriser after use and keep it out of children's reach.



Plug-in insecticide vaporisers use little electricity and are inexpensive to run, but you should switch the power off or unplug them in the morning. The small red light on the Raid 45 Night Mozzie Repeller makes it easier to remember.

Are your kids getting FAT?

Australian TV feeds your kids so much junk food, will they soon be the fattest couch potatoes in the world?

DO YOUR KIDS PRESSURE YOU into buying junk food? Don't be surprised if the answer is 'yes', especially if they're glued to the TV while kids' programs are on. They can't help but watch the glitzy advertisements as well as the programs.

In theory we have an advertising code of practice which forbids advertisers to put undue pressure on children to ask their parents to buy advertised products. But as any parent can tell you, that theory tends to fall apart when put to the test in the supermarket aisles.

The summer edition of *Consuming Interest* magazine features an international survey of TV advertising, conducted by 13 consumer organisations in Europe, the US and Australia. The Australian survey recorded the advertisements appearing over about 20 hours of children's TV programs on a national commercial network. The results show how poor our code of practice is:

- Australian kids got to see the greatest number of ads.
- Our kids were also subjected to the onslaught for a greater period of time than any one else.

JUNK FOOD HEADS THE PACK

Not surprisingly, food was the leading category — representing 39% of the total ads recorded.

Can you guess what type of food dominates our kids' advertising airwaves? Not fruit and veg, but breakfast cereals (usually high in sugar), fast foods, chips and savoury snacks, desserts, soft drinks and confectionery.

It's no wonder some studies show that 30% of our 10 to 15-year-old schoolchil-

dren are overweight or obese, half have high cholesterol levels, and high blood pressure problems are also emerging.

So what can we do about marketers' heavy-handed approach to reaching our children's purchasing power through over-the-top TV advertising?

FIX IT OR BAN IT

In some countries commercial advertising targeting children under 12 is banned altogether. Fifty eight per cent of Australians are very concerned about the amount of advertising directed to children and nearly 80% favour stricter controls.

Now would be an excellent time to improve our controls. The Media Council of Australia has just disbanded the current system of advertising self-regulation, and we want to see an alternative (hopefully better) advertising code and complaint system developed.

We will push hard to protect your kids by promoting:

- Stricter controls on advertising directed at children.
- Strong community participation in developing the new controls.
- An accessible, accountable, centralised complaints body — somewhere for you to complain and get action.
- One or more members of the new complaints body to be there with your kids' interests as their top priority.

Consuming Interest's exposé of children's advertising will give you the information you need to know when supervising your children's TV viewing.



Please let us know how you feel about our findings and what you'd like us to do about it.

BLUEPRINT FOR CAR RIP-OFF

Consuming Interest also features our efforts to stop car manufacturers from using a 90-year-old law to create cosy — and profitable — monopolies on some important car spare parts.

If you're thinking about buying a soon-to-be-released car such as the new-model Ford Falcon or Holden Commodore, bear in mind that all-important body sections and trim items are already registered — meaning that third-party suppliers can't sell cheaper spares until well into the next century.

The Consumers' Association has been working closely with the NRMA to have the legislation changed. The December issue of *CHOICE* will also feature an article on this potential rip-off for car owners. □

HOW TO SUBSCRIBE

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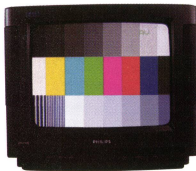
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Subscriber 22nd draw

Our 22nd draw will be held on January 7, 1997.
Two lucky people will win prizes from tests published in CHOICE in February and April 1996.



First prize: A multi-function wall oven valued at up to \$1050.



Second prize: A 34 cm portable TV valued at up to \$470.

For new subscriptions and renewals received October 1 to December 31, 1996.

These are products we bought for testing, so you won't be the first to turn them on or set them up. But we'll cover any service problems with a CHOICE warranty that'll match the manufacturer's — just as if you'd bought them new.

All new CHOICE subscriptions and renewals received from members and personal subscribers (including donors of gift subscriptions) by December 31 will go into the draw, unless of course you indicate you don't want to be included.

Subscriber draws are held every quarter. If you're on a two-year subscription you'll be entered on your first anniversary as well as when you renew.

Use the order form overleaf

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Computer CHOICE will help you and your family get the most out of your home computer with unbiased, independent advice and the useful and consumer-friendly information you've come to expect from CHOICE.

Computer CHOICE cuts through the jargon, the hype and the advertising claims.

Published quarterly, Computer CHOICE tests computers suitable for the home, plus software and accessories such as printers and modems. It also investigates issues such as technical and after-sales support.

We answer your questions and give you tips and guidance to make sure you get a good deal.

In your first issue you'll find out how to get a decent home computer for under \$2000, where to shop for computers and accessories and how to keep your computer healthy and virus-free.

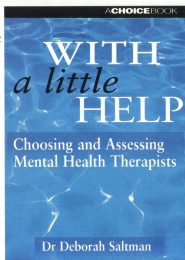
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Consumer Bookshelf CHOICE Books

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Mental health problems are not uncommon and this book supplies you with the information you need to select the best therapist for you. It includes handy tables and checklists, descriptions of common problems and therapies (medical and non-medical), and a unique collection of interviews with mental health therapists about the services they provide.

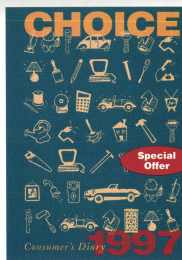
WALH \$18



CHOICE Consumer's Diary

Conveniently sized, the *CHOICE Consumer's Diary 1997* features a week to an opening, which also displays a full year's calendar; spiral binding to open flat on your desk; school and public holidays, useful addresses and practical consumer tips; monthly expense planners; and an addresses section and pages for notes.

1997 \$15

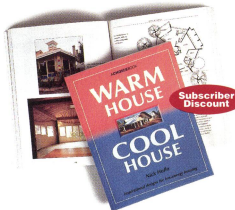


SPECIAL OFFER: Buy more than one copy and receive \$1 discount on each additional copy!

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The principles of energy-efficient housing are clearly explained, with over 110 Australian examples. This book offers inspirational ideas on how to make your house an affordable, comfortable and attractive place to live in all year round. It includes sketches, plans and black-and-white and colour photographs.

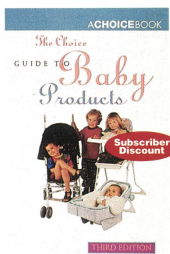
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The CHOICE Guide to Baby Products

Thinking about buying a useful and practical gift for parents-to-be? *The CHOICE Guide to Baby Products* can either be that gift or give you all the information you need to make an informed and safe purchase for a baby. It starts with a basic checklist of what parents will need when the baby arrives and includes both general and specific advice about all kinds of baby products.

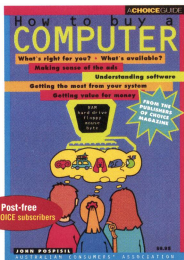
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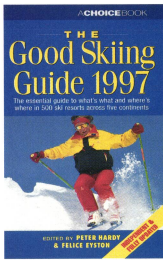
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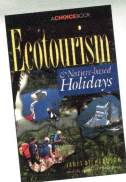
The Good Skiing Guide 1997

If you're planning to ski the northern winter, this book is an invaluable guide. Focusing especially on Europe and North America but also including Australian and New Zealand information, it independently reviews over 500 ski resorts with details of difficulty, access, accommodation, childcare, prices and ski schools. It includes colour maps of runs.

SKIG \$25



Consumer Bookshelf

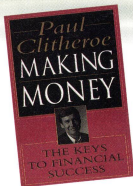


Ecotourism and Nature-based Holidays

An innovative guide to a different sort of holiday. As well as explaining what ecotourism means, this guide gives you practical information about tour operators, resorts and other attractions.

ENBH

\$17

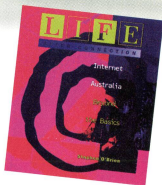


Making Money

This book offers a comprehensive guide to money management and investment. Topics covered include budgeting, saving, mortgages, investment, tax and superannuation.

MMEY

\$20



Life After Connection

This is the guide to what is available on the Internet for the intermediate to advanced computer user. It includes reviews of online services and suggested 'cool sites'.

LAC

\$30

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*How to Buy a Computer is postage-free.

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If any order cannot be filled for a substantial length of time, we'll let you know and give you the option of cancellation.

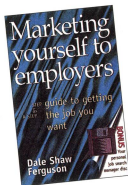


The Australian Bed & Breakfast Book

This is a directory of B&Bs and homestays all over Australia. It covers the style of accommodation, the tariff, nearest town and local attractions.

ABBB

\$17



Marketing Yourself to Employers

An easy-to-understand guide to tailoring your job search strategy, use of networks, and telephone and interview techniques. It comes with a disk to help with your preparation.

MYTE \$30 including Windows disk

Selections from other publishers

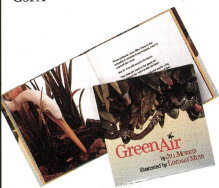


Guide to Sea Fishes of Australia

The perfect gift for skin and scuba divers, anglers or anyone who's just interested in sea fish. Over 950 fish from around Australia are identified and described, and each listing includes a colour photo of the fish and a map showing its distribution.

GSFA

\$40



Green Air

Silus the platypus frog is washed from his rainforest home and must find his way back to the 'green air' of his pool. Illustrated with colour photographs of sculpted clay models. This is a great gift for younger children.

GRNA

\$25



Sally Milner Craft Gift Book

Fifty gift ideas to make. Some of the techniques include patchwork, knitting, folk art, decoupage and embroidery. Accompanied by easy-to-follow diagrams and colour photographs.

SMGB

\$40



Backyard Insects

A beautiful book with full-page close-up photographs of 100 insects found in Australian backyards. Informative text accompanies the photographs. This is the ideal gift for nature lovers, those interested in the environment or those with an interest in nature photography.

BYIN

\$25

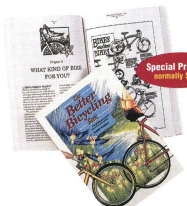


Storage Made Easy

There are two ways of dealing with clutter: (1) minimise it, (2) store it more efficiently. This book has ideas for achieving option 2, illustrated with colour photographs and clear diagrams to help solve your storage problems.

STOR

\$25



The Better Bicycling Book

Everything you need to know about bikes, for the beginner to the lapsed rider or tourer. The information in this book will expand your understanding and appreciation of bicycling.

TBBB

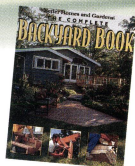
\$13

The Complete Backyard Book

This beautiful yet practical book explains how you can improve your backyard. Some of the projects include walls, paths, steps, courtyards, decking and different styles of garden — accompanied by easy-to-follow plans, instructions and colour photographs.

TCBB

\$35



The Roman News

The Roman News presents Ancient Roman stories and facts in an entertaining and interesting way. Each story is accompanied by colour illustrations. Articles include the founding of Rome, gladiators, Caesar's stabbing, fashion, religion, baths and food. For eight to 12-year-olds.

TRN

\$20



The Essential Vegetarian Cookbook

Clear instructions, beautiful photographs and mouth-watering recipes for vegetarian dishes for anyone who loves to cook and eat delicious food. Please note: This is not a vegan cookbook — eggs and dairy products are used throughout.

EVC

\$35

Hot in a hurry

They all boil water fast, so buy on price if you're not too worried about how easy they are to use.

A CORDLESS KETTLE SITS ON A base which is plugged into a power point. The kettle automatically switches off when the water has boiled, and you can then lift the kettle off the base to pour, without the hindrance of an electric cord trailing behind or limiting how far you can take the kettle.

People obviously like the convenience of a cordless kettle, because the market for them has grown enormously since we first tested them in 1991. Then, we tested all the models available — just nine.

Now there are dozens on the market, in stainless steel or plastic, dome-shaped or jug-shaped, at a wide range of prices.

Our research showed that cordless plastic jug-shaped kettles are the most popular type, and most people pay no more than \$60 for their kettle, so we tested all the widely available kettles of this type.

SPEEDY BOILING

The kettles varied in wattage from 2000 W to 2400 W. You would expect the 2400 W kettles to boil a litre of water faster than lower-wattage ones. While this was true, in practice it doesn't make a lot of difference — all 12 in the test boiled a litre of water in around three minutes, with only a 30-second difference between the fastest and slowest.

SUNBEAM's 2400 W cordless kettle was the fastest in the test, but only by five seconds; it boiled one litre of water in two minutes and 50 seconds.

SO WHAT MAKES THEM DIFFERENT?

If all the kettles boil in a similar time, does it make sense just to buy on price? Maybe, but you might also be interested



in how easy a kettle is to use. We checked the following attributes:

■ **Filling:** Is the kettle easy to fill through its spout or lid, or both?

■ **Pouring:** How smoothly does water pour from the spout? Does it leak from around the edges or the lid, or splash you with hot water when you start to pour? Is the lid secure?

■ **Cord storage:** Can electrical cord you don't need to use be stored in the kettle's base?

■ **On/off switch:** Is the switch clearly marked on/off (so you don't flip it the wrong way and wait in vain for the kettle to boil)? Is the switch easy to turn on?

■ **Cleaning:** Is the kettle easy to clean or does it have dirt traps?

■ **Boil indicator:** Is there any indication that the kettle has been switched on or has finished boiling (such as a small light turning on and off or a loud 'click' as the switch flicks back to 'off')?

■ **Water-level windows:** Does the kettle have a clearly marked water window with a float? Does it have windows on both sides (easier to use right or left-handed)?

■ **Handling:** Is the kettle easy to hold when full and when pouring? Does it feel balanced?

WHAT TO BUY

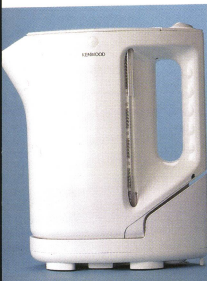
KENWOOD JK900	\$60
PHILIPS HD4379	\$60
SUNBEAM KE217A	\$60

None of the kettles tested received a perfect score for ease of use, but the PHILIPS and the KENWOOD rated well, with the SUNBEAM close behind.

These three kettles weren't without a problem or two (see *Profiles*, right), but overall their design made them easiest to use.

Profiles

The kettles are listed in rank order, based on ease of use. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1996. Anything lower is a bargain.



KENWOOD JK900

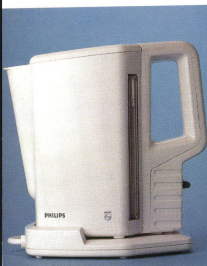
Target price: \$60

Good points

- Has boil indicator lights on both sides of the kettle and two water windows, making it easy to use either right- or left-handed.
- A removable lid which locks back on (having a lid means you can easily check inside the kettle — for scaling, for example — and clean it if necessary).
- Cord storage.
- Water pours smoothly.
- The base is stable and has a guiding edge, making it easier to replace the kettle in it.

Bad points

- The handle is not particularly comfortable.
- No coloured float in the water window.
- The on/off switch isn't marked.



PHILIPS HD4379

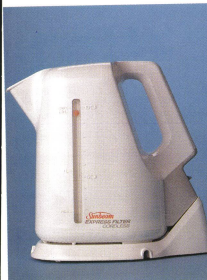
Target price: \$60

Good points

- The kettle is well balanced when full and the handle is comfortable to hold.
- Has a boil indicator light and the switch clicks when turned on.
- The controls are coloured and large.
- Has a hinged lid.
- The base is stable and has a guiding edge, making it easier to replace the kettle in it.

Bad points

- No cord storage.
- Has some dirt traps.
- The markings on the water window are hard to read.
- No coloured float in the water window.



SUNBEAM KE2174

Target price: \$60

Good points

- Boiled a litre of water faster than the other kettles.
- Well balanced.
- Lightweight.
- The handle is contoured to the shape of your hand.
- It's stable when sitting on its base.
- Has a bright orange ball in the water window.
- Has few dirt traps.
- Controls easy to operate.

Bad points

- Lid doesn't open.
- The labelling on the water window can be hard to read.
- It has no boil indicator light.

Recycling moves

The only kettle we tested that's actively promoted as being recyclable is the **KAMBROOK Axis**. It's made primarily from recyclable plastic, which is marked with a plastic identification code to make identifying and sorting the plastic easier. It's also been specifically designed to be easy to pull apart for recycling — most parts clip together and no glue is used.

Kambrook currently doesn't have a scheme in place for collecting the kettles for recycling, but as kettles last for around six to eight years, the company says it will be looking at putting a scheme in place by the time it is needed.

Other manufacturers make various claims for recyclability of some of their kettle parts, but you may have difficulty in finding places that accept the kettles for recycling, as almost no facilities are available at present. However, **SUNBEAM** says it has a system in place for its kettles to be returned for recycling, depending on where you live — you can take them back to your local Sunbeam service centre.



The Kambrook Axis pulls apart for easy recycling, and Kambrook says it will have a recycling scheme operating by the time these kettles reach the end of their life.

Cordless kettles

	Brand / model (in rank order)	Manufacturer/ distributor	Origin	Target price (\$) *	Warranty (years)	Weight (kg) **	Element wattage (W)	Minimum boil amount (250 mL cups)	Maximum amount (250 mL cups)
equal	KENWOOD JK900	Breville	China	60 (A)	1	0.7	2200	1.5	7
	PHILIPS HD4379	Philips	China	60	1	0.7	2200	1.75	6.5
	SUNBEAM KE217A	Sunbeam	New Zealand	60	1	0.6	2400	1.5	7
	BLACK & DECKER Celsius JC40	Black & Decker	Singapore	60	1	0.7	2200	1	7
equal	BREVILLE CFK20	Breville	UK	60	1	0.7	2200	1	6
	KAMBROOK Esprit KU311	Kambrook	China	50	1	0.7	2200	1.5	7
	TIFFANY KT450	GAF	China	30	1	0.7	2200	2	7
	SPEEDIE SK12	Kambrook	China	30	1	0.7	2200	1.75	8
equal	BLACK & DECKER Sprint JKC201	Black & Decker	Australia	40	1	0.7	2000	1	7
	KAMBROOK Axis KU1000	Kambrook	Australia	70	1	0.8	2200	1.5	6.5
	LINDA K6	Linda	Australia	40	1	0.6	2000	1	5

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1996.

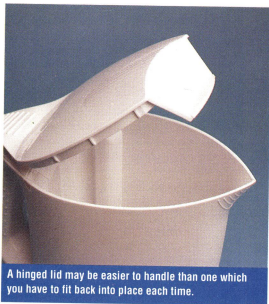
** Weight of empty kettle only; does not include weight of base.

(A) Recommended retail price.

(B) Minimal cord storage only under base.

What to look for

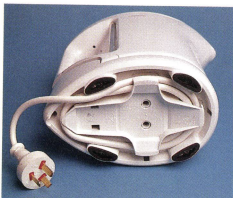
- A boil indicator, such as a light that comes on when the kettle is switched on and turns off when the water has boiled. A switch that makes a loud 'click' when it switches off is also a reasonable indicator.
- Cord storage in the base that is easy to use and doesn't make the kettle unstable when sitting on the base. But look for one that allows the cord to exit from more than one point in the base, so it's easy to make the kettle face the direction you want.
- Water windows on both sides of the kettle are good so you can see the level whether you're using your right or left hand, or whichever way the kettle is facing.



A hinged lid may be easier to handle than one which you have to fit back into place each time.

- A base with the electric contacts in the centre, so it doesn't matter which way the kettle faces in order to boil the water. If you do choose a cordless kettle that has a base with the electric contacts on one side, make sure it has guiding or raised edges to help direct the kettle onto the base. Also look for a base designed to allow water spillage to flow away from the kettle and the electrical contacts.

- A lightweight and well-balanced kettle with a handle that suits your hand and is comfortable to hold.



Being able to coil the power cord into the base means you don't have lengths of cord lying around your benchtop as an accident-in-waiting.

- Clearly marked water windows to tell you how much water you have in the kettle. Coloured water floats make the windows easier to read. Some kettles use silver floats, which tend to be harder to see.
- Some people find kettles with lids are easier to fill, and they let you see if they need cleaning inside. Lids which 'lock' in are a good safety feature as they can't open when water is boiling or being poured.
- 'Short' kettles may be easier to fit under your tap for filling.
- An on/off switch that is clearly marked, so you don't have to work out which way to flip it, and that is large enough to be easily seen and manipulated. A switch that is a different colour or texture from the rest of the kettle is ideal.



A boil indicator (a light or a loud click) lets you know when the water is ready.

2

3

4

5

indicator	Cord storage	Dual water window	Lid	Boiling time for 1 L (minutes and seconds)	Ease of use score (%)	Brand / model (in rank order)	
✓	✓	✓	✓	3m 10s	80	KENWOOD JK900	equal
			✓	3m 10s	80	PHILIPS HD4379	
✓			✓	2m 50s	75	SUNBEAM KE217A	equal
✓			✓	2m 55s	65	BLACK & DECKER Celsius JC40	
		✓	✓	2m 55s	65	BREVILLE CFK20	
			✓	3m 5s	65	KAMBROOK Esprit KU311	
			✓	3m 5s	65	TIFFANY KT450	equal
			✓	3m 5s	60	SPEEDIE SK12	
✓ (B)				3m 20s	50	BLACK & DECKER Sprint JKC201	
✓			✓	3m 10s	50	KAMBROOK Axis KU1000	
✓				3m 20s	50	LINDA K6	

For people with disabilities

An occupational therapist from the Independent Living Centre assessed the kettles in terms of use by people with disabilities. Generally speaking, the same features that make any kettle easy to use are also important for people with disabilities (see *What to look for*, left).

The **SUNBEAM** met many of these requirements, but people with a visual impairment may find the markings on its water window hard to read (though its orange water float compensates to some extent). Also, it has no boil indicator light.

The **BREVILLE** has two clearly marked water windows, the on/off switch is easy to see, it has a boil indicator light and its lid is easy to open. However, people with wrist problems may find the steep tilt needed for pouring a bit awkward.

The **KENWOOD** has a long handle which can be gripped with two hands.

Many of the features that make a kettle easier for people with disabilities to use are also those desirable for people without a disability — for example, a clearly labelled water window (or two) with a coloured float.

Breville

max
6°

5°

4°

1 Boil indicator

All the kettles with a tick in this column use a light to indicate when the kettle has boiled. The **KAMBROOK Axis** also has a temperature display panel that changes colour to show how hot the water is. A boil indicator is more useful than a light that simply tells you the kettle's base has been plugged in.

2 Cord storage

Excess cord around the kettle's base can be inconvenient, unattractive and possibly dangerous, which is why cord storage is a practical feature. The cord is stored inside the base, usually by pushing or clipping it in. Getting the cord into some storage spaces was harder than for others — it's worth trying it out before you buy the kettle.

3 Dual water window

See *What to look for*, left, for why two windows are useful.

4 Lid

See *What to look for*, left, for why a lid is useful.

5 Ease of use score

For ease of use we took into consideration how easy the kettle was to fill, how well it poured, whether it had cord storage and a boil indicator, how clearly marked the switches and water-level windows were, how easy it was to clean and how comfortable it was to hold. For further information about what we looked for, see *So what makes them different?* on page 42.



WHAT DO YOU KNOW?



RECALLS AND BANS

- 1 How much fat does regular milk contain?
 - (A) 30%.
 - (B) 16%.
 - (C) 4%.
 - (D) 1%.
- 2 How many litres of milk do Australians drink per person each year?
 - (A) Less than 50 L.
 - (B) About 100 L.
 - (C) More than 250 L.
- 3 Who is the Commonwealth Minister for Small Business and Consumer Affairs?
 - (A) Bronwyn Bishop.
 - (B) Peter Reith.
 - (C) Geoff Prosser.
 - (D) Louise Sylvan.
- 4 Bonnet cleaning is:
 - (A) A method of removing rust from your car.
 - (B) A carpet cleaning process.
 - (C) A way of cleaning and polishing wooden floorboards.
- 5 If you bought a caravan in 1994, lived in it for two years and then sold it for a profit, you'd have to pay tax on the capital gain. True or false?
- 6 What is Olestra?
 - (A) An emulsifier used in moisturisers.
 - (B) A fat substitute.
 - (C) A flamenco dance routine.
 - (D) A sub-branch of Telstra.
- 7 As their name indicates, subterranean termites can only live underground. True or false?



THE PRODUCT: Nana Diver's has recalled Double Chocolate Chip Supa Chunk 80 g Roundcake, use-by date December 8, 1996. They were distributed to vending machines and some other retail outlets throughout Australia.

The problem: A piece of metal was found in one cookie. Only the December 8, 1996, use-by date is affected.

What to do: Don't eat it; return it to the nearest place of purchase for a full refund, or to Nana Diver's, 58 Rushdale Street, Knoxfield 3180. Phone (03) 9753 3299; fax: (03) 9753 3290.

THE PRODUCT: Kraft Jacobs Suchard (Australia) has recalled Toblerone chocolate, 110 g (110% extra pack), use-by date August 7, 1997.

The problem: One bar of Toblerone 110 g contained a piece of rigid plastic.

What to do: If you have the above product, don't eat it. Return it to the place of purchase for a refund. For further information, contact the Kraft Jacobs Suchard Consumer Service Department on 1800 034 243.

THE PRODUCT: Furnex Australia has recalled Laloli Fortune Cot, batch no. 505419, manufactured in May 1995 and sold through baby products retailers between July and December 1995.

The problem: Some of the sides were found to have loose slats which could allow a child to fall out of the cot.

What to do: If you have a Fortune cot with the above batch number and the sides have not already been replaced, stop using the cot immediately and contact Carlos at Furnex Australia on (02) 9631 2111. Furnex will arrange to check the side slats and if any are found to be loose, the complete cot (sides) will be replaced free of charge.

THE PRODUCT: Volkswagen Distributors has recalled the Volkswagen T4, model year 1992, Vehicle Identification Numbers (VIN): WWWZZZ70ZNH000001 to WWWZZZ70ZNH152296.

(The VIN is on the panel between the rear edge of the bonnet and the bottom edge of the windscreen, in the vicinity of the driver's-side wiper arm pivot.)

ANSWERS

1. C. Regular milk contains between 3.2% and 4% fat, reduced-fat milk has 1-2% and skim milk has less than 0.15%.
2. B. According to the Australian Dairy Corporation, we consume around 103 L of milk per person a year.
3. C. Geoff Prosser.
4. B. Bonnet cleaning is a surface-cleaning method for carpets, primarily for regular maintenance of high-traffic areas.
5. False. Your principal residence is exempt from capital gains tax — and it can be a house or cottage, unit, mobile home, caravan or houseboat.
6. B. This fat substitute passes through the body undigested and hence provides no calories. But it may cause intestinal problems and 'drain' certain minerals and vitamins. It's not yet approved in Australia.
7. False. While these termites build their nests underground, they can also be found in trees or mounds above ground, or many floors up in buildings. They need contact with the soil or a continuous moisture supply, and build tubes or 'galleries' of mud to reach the timber that provides their food.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

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The problem: With high steering forces, the pre-tensioning of the U clamp connection on the upper steering column may be reduced as the vehicle ages. A loosening of the clamp is then possible.

What to do: Contact your nearest Volkswagen dealer immediately to have a check carried out. If necessary, the affected bolt will be replaced (in extreme cases components surrounding this bolt will be replaced), free of charge.

THE PRODUCT: Modern Teaching Aids has recalled AquaPlay toy submarines, number 4060, which have been on sale since 1990.

The problem: If the submarine is dropped on a solid surface, the weight inside the base may fall out, and could then pose an ingestion hazard for children under three years of age. This toy is in contravention of the Fair Trading Product Safety Regulation Schedule 8 — Children's Toys.

What to do: Stop using this product, and return it to the store of purchase for a full refund. For further information, contact the Product Recall Co-ordinator on (02) 9939 2355 or 1800 251 497.

THE PRODUCT: Mercedes-Benz has recalled 'S' Class (type 140) vehicles with V8 engines, built between June 1991 and December 1994. Models affected are the: 400SE, 400SEL, 500SEL, 5420, 5420L, 5500L and 5500C, with chassis end numbers 2A 027691 and 2A 242237 (date of manufacture and chassis number are located on the plate fixed to the radiator support panel at the front of the engine bay).

The problem: A leak could occur in the vacuum hose between the engine and the brake booster, causing a large reduction in braking assistance by the booster. This could cause an unsafe situation.

What to do: Contact any authorised Mercedes-Benz dealer. The vacuum hose to the brake booster must be replaced immediately; this will be done free of charge. For further information, contact the Customer Service Department on (03) 9561 0855 or fax: (03) 9561 0801.



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CONSUMING INTEREST, our quarterly policy and campaigning magazine, provides reports, analysis, opinion and debates on consumer issues. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE TRAVEL. This magazine is produced by the UK Consumers' Association and reprinted by CHOICE four times a year — see page 22 for more information.

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Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. **Manager:** Malcolm Leonard. **Contact:** Jeanette Dwyer on (02) 9577 3333.

Twelve-month **INDEX**

December 1995 — November 1996

HOW TO USE THIS INDEX

Bold type indicates a test report, normal type indicates other articles.

* Indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters

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Answering machines

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Abbey Road revisited? Qantas flight attendants help us
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